

Insurance Policies  
1811-1814  
Bedford Marine Ins. Co.



83











Insurance Policies

1811 - 1814

Bedford Marine Ins. Co.  
Pres. Joseph Richardson  
Sec. George Howland







# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Humphrey Hathaway* for himself & the other Owners

\$10,000

to be assured, lost or not lost, in the sum of Ten Thousand Dollars on the Ship *Swift & app* (valued at sixteen thousand Dollars premium included) from New York to Archang, & from thence back to the port of discharge in the United States incl South of Georgia

whereof is Master for this present voyage, *Wm Howland* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: Beginning the Adventure upon the said *Ship*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *the port of discharge*

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *the factors, servants, and assigns*, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *the executors, administrators, and assigns*, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Eleven percent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & app* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *ninth* day of the *April* month, One thousand eight hundred and *Eleven*

*And, in case of capture or detention, the assured shall not abandon ship of six months after notice thereof shall be given to this office unless sooner condemned*  
*Geo Howland Secy* *Joseph Ricketson Pres*



# Bedford Marine Insurance Co.

THE POLICY OF ASSURANCE IN THE MARINE INSURANCE COMPANY

Recd June 18. 1812 of the President & Directors of the Bedford  
Marine Insurance Company Eight Hundred & Seventeen Dollars  
855 cents in full for a Partial & General Average on the within  
Policy.  
\$817.55

Humy Hathaway



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*\$9000* *Seth Russell & Sons for themselves & others concerned*  
to be assured, lost or not lost, *in the Sum of Nine thousand Dollars on*  
*the Cargo of the Miss Sally at & from New Bedford to*  
*Lisbon & at & from thence back to her port of discharge*  
*in the United States, not South of Georgia with liberty to*  
*go to any two Ports between Cape Finister & Gibraltar*  
*inclusive*

whereof is Master for this present voyage, *Charles Clardy* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Cargo*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the *Sea, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said Cargo* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *the factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said Cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Seven per cent. to return two per cent. should she go to Lisbon only & one per cent. if to any one port more & the residue end with out any loss*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Eighth* day of the *fifth* month, One thousand eight hundred and *Eleven*

*And in case of Capture or Detention the assured shall not abandon Share of Six months after notice thereof shall be given to this office unless sooner condemned*  
*Geo Rowlands Secy* *Joseph Ricketson Pres*







No 865

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*\$3650* *to be assured, lost or not lost, his three thousand Dollars on the Schoop*  
*Alpha Gappa, valued at the sum insured premium*  
*exclusive of six hundred fifty Dollars on her Cargo*  
*from New Bedford to Alexandria & at from thence*  
*back to New Bedford with liberty to touch at*  
*New York & Newport*

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said *Schoop & Cargo*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *New Bedford* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariner, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Schoop & Cargo*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Schoop & Cargo*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Three & half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Schoop & Cargo* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said *Schoop & Cargo* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Seventh*  
day of the *fifth* month, One thousand eight hundred and *Seventy*

*Geo. Hartman Secy*

*Joseph Ricketts Pres*







No 866

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*William Rodman on an behalf of the Owners,*  
\$5000 to be assured, lost or not lost, *in the sum of Five thousand Dollars on*  
*the Cargo of the Ship Manufacturers at Boston Philadelphia*  
*to Lisbon with liberty to go to two other ports between*  
*Cape Hunter & Liberia inclusive*

whereof is Master for this present voyage, *Allen Can* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
Beginning the Adventure upon the said *Cargo*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *Lisbon or any other Port between Cape Hunter & Liberia* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality sever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Cargo* factors, servants,  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Cargo*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Five per cent to return two per cent should the cargo be lost only*  
*& one per cent if to one other port only & the vessel find with*  
*out loss*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Cargo* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Cargo* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty third*  
day of the *first* month, One thousand eight hundred and *thirteen*

*W.B. In case of capture or detention, the assured shall not abandon ship or*  
*six months after notice thereof shall be given to this office unless sooner condemned*  
*Geo Howland Secy Joseph Rakeham Pres*



Dec 25. 1812 One Hundred Dollars in full for  
return premium Wm. H. Roan  
\$100



Apr 86<sup>th</sup>

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Benjamin Lincoln on a/c of John Dillingham*

*\$500.* to be assured, lost or not lost,

*in the Sum of Five thousand Dollars,  
on the Freight of the Ship ~~the~~ Agriola at & from  
Virginia to Lisbon with Liberty to go to Cadiz or  
Lisbon*

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said

*J Dillingham*  
*freight*

or whosoever else shall be Master

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *Lisbon*

aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *freight*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *freight*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Four p<sup>cts</sup> to return one p<sup>ct</sup> if the vessel end at  
Lisbon without any loss*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *freight* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said *freight* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty third*  
day of the *fifth* month, One thousand eight hundred and *Eleven*

*It is further agreed that the Company are not liable for wages or provisions except  
in case of general average — In case of Capture or Detention the  
assured shall not abandon the ship & six months after notice thereof  
shall be given to this office unless the same be condemned  
Geo Howard Secy John Ricketson Pres*



28  
Dec 21 1814 Five Dollars in full for return  
premium on the within Policy Benjamin Lincoln



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

5/1500 *Edw & Thos Baker in the Sum of Forty five thousand Dollars*  
to be assured, lost or not lost, *the four thousand Dollars in the Saloon*  
*Three thousand Dollars in the hold, at four thousand Dollars in the*  
*hold not included) & Five thousand Dollars in the hold, so*  
*at from Newmaguady to New York or some other*  
*southern port*

whereof is Master for this present voyage, *Edw Baker* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
Beginning the Adventure upon the said *Sch George*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *New York or some other southern port* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Sch George*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Sch George*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Two per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Sch George* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said *Sch George* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty*  
day of the *5th* month, One thousand eight hundred and *eleven*

*so Newland Day* *Joseph Ricketson Pres*



Rec Forty Three Dollars & seventy five cents  
in full for return premium on the within

33.75 Jan 3, 1812

Saml. Thos. Pope



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*\$250* *Francis Fuller in the Sum of two hundred fifty Dollars*  
to be assured, lost or not lost, *on property on board the Ship Diana*  
*on a whaling voyage out from the Pacific Ocean*  
*during her stay & cruise there & elsewhere untill her*  
*arrival at New Bedford*

whereof is Master for this present voyage, *E Hathaway* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *property*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *New Bedford* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *property* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *property* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Seven per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *property* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *property* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty* *fourth* day of the *fifth* month, One thousand eight hundred and *thirteen*

*A.B. In case of Capture or Detention the assured shall not abscond or*  
*short of six months after notice thereof shall be given to this Office*  
*unless former condemnation*  
*Geo Heston Secy* *Joseph Ricketson Pres*







# Bedford Marine Insurance Co. <sup>870</sup>

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*George Howland \$5000, John James Howland \$2000 & James Howland \$2000*  
*\$4000* to be assured, lost or not lost, in the *Steam Ship* *Thousand* on the *Ship*  
*Young & Susan* of *Portland* at *Eight* Thousand Dollars  
*Premium* *included* from *New Bedford* to *Archangel* & at  
*upon* *thence* *back* to *Portland* of *discharge* in the *United*  
*States* *not* *less* *than* *one* *year*

whereof is Master for this present voyage, *John Wood Jr* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
Beginning the Adventure upon the said *Ship & cargo*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *Port of discharge* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & cargo*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & cargo*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Eleven per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & cargo* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Ship & cargo* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twenty seventh*  
day of the *fifth* month, One thousand eight hundred and *Eleven*

*I Do In can. & others in relation the same shall not abandon short*  
*of six months after notice shall be given to this office unless & cover*  
*Geo Howland Secy* *Joseph Ricketson Pres*







# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John A Parker, 96<sup>th</sup> Russell & George Hitch*

*\$15000.* to be assured, lost or not lost, in the sum of Fifteen Thousand Dollars on  
the Ship *Madoc* a ship (ature) at Twenty Thousand Dollars  
Premium not included) at Span Virginia to any two of  
the following ports viz Lisbon Cadix or Gibraltar & al  
thence back to her port of discharge in the United  
States and South of Georgia

whereof is Master for this present voyage, *Geo Hitch* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Ship*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *the port of discharge in the United States* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *the factors, servants,*  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *the*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Six & C<sup>ts</sup> per annum One & C<sup>ts</sup> should she go to only one port, where  
she should the more into at the first port. If three & C<sup>ts</sup> if it end  
at the second port & the more into without any loss*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Ship & app* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty eighth*  
day of the *fifth* month, One thousand eight hundred and *Eleven*

*J. B. In case of capture or detention the assured shall not abandon share  
of six months before notice hereof shall be given to this Office under penalty  
of forfeiture*  
*Geo Howard Esq* *Joseph Ricketson Secy*

~~Dec 28 1812~~ Rec<sup>d</sup>

Rec<sup>d</sup> Dec 28 1812 One hundred & fifty Dollars in full for  
return premium on the within Policy. J. A. Parker  
\$150.



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John Parker for an John Hoagg of Wilmington N.C.*  
\$2100 to be assured, lost or not lost, in the sum of Twenty One hundred  
Dollars on Seven hundred barrels Tar on board the  
Ship Phoenix (tender at the sum insured premium  
included) from Wilmington to London

whereof is Master for this present voyage, *Oliver Thurman Jr* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
Beginning the Adventure upon the said *Ship Tar*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *London* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Tar* factors, servants,  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, his  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Tar*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, his  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Four %*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Tar* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Tar* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty eighth*  
day of the *fifth* month, One thousand eight hundred and *Eleven*

*AB In case of capture or detention the vessel shall not abandon  
Share & six months after notice thereof shall be given to this Office  
unless sooner condemned,  
Geo Hewitt Secy Joseph Pickerton Pres*

# 1860

...

...

...

...

...

...

...

...

...

...

...

...



873

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*David Thacher Esq*

*3000*

to be assured, lost or not lost, *in the Sum of Three thousand Dollars on*  
*the Brig Thaddeus & a Vt from New Orleans to Liverpool*

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Brig*,

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *Liverpool*

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Three & a half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Brig* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Brig* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty ninth*  
day of the *fifth* month, One thousand eight hundred and *Eleven*

*W. B. In case of capture or detention their assured shall not abandon*  
*share of six months after notice thereof shall be given to this Office unless*  
*sooner condemned*  
*Joseph Keatland Secy* *Joseph Ricketson Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE *BEDFORD MARINE INSURANCE COMPANY*, Do by these PRESENTS cause

*James Livingston & Jonathan Allen for Thomas Allen*

\$7500 to be assured, lost or not lost, in the sum of Seven thousand five hundred Dollars ———— the Six hundred and twenty five Dollars in the full cargo &c appraised at thirty three hundred Dollars premium not included) & Freight, Insurance & Charges under pilot (valued at eighteen pounds ten shillings & six pence not included) from Norfolk to West Indies to any one of the following ports, vizt London, Cadix, Gibralter or such other port as shall be named back to her port of Discharge in the United States not South of Georgia whereof is Master for this present voyage, *Thos Allen* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Sch Spright*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *San Francisco*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the *Sea, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprizes, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master,* (unless the assured be owner of the vessel) or *Mariners,* and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *See Vappp* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *then* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *See Vappp* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *then* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

seven  $\text{ft}^2$  for them one  $\text{ft}^2$  for each patient and ~~after Tenure~~  
two  $\text{ft}^2$  more than to the host return. In the United States of the  
risque and without any Law

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this 14th day of the 10th month, One thousand eight hundred and 86.

J. B. At the Old State House, New York, 18th Decr 1850. That vessel which is  
 on freight shall be considered on the cargo — The Co are not liable for  
 wages or provisions except in case of General Average — In case of Capture  
 or detention the insured shall not abandon more than six months after  
 notice thereof shall be given to this office unless sooner condemned  
 & sold or abandoned.

J. B. Richardson Secy

Handwritten header text, likely a title or address, mostly illegible due to fading.

Recd Dec 3 1819 of the President & Directors of the  
American Insurance Company Sixty - Ninety  
Dollars in full payment of premium for the year ending  
May 1820. -

Faint handwritten text at the bottom of the page, possibly a signature or additional notes.



845

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Francis Perreira for African Ship*  
\$400 to be assured, lost or not lost, in the sum of Four Hundred Dollars on Perreira on board the Ship Bristol from New York to London with liberty to go to any other port in Spain Portugal England France or other places

whereof is Master for this present voyage, *African Ship* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Perreira*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *Lisbon &c* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Perreira* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, his factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Perreira* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, his executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Five per cent to return one per cent should the ship go to Lisbon only*  
*Perreira without any loss*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Perreira* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Perreira* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *third* day of the *Fourth* month, One thousand eight hundred and *Eleven*.

*Geo. Howland Secy* *John Richardson Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*600* *to be assured, lost or not lost, in the sum of six hundred Dollars on the Freight of the ship Foster from Port of New Virginia to London*

whereof is Master for this present voyage, *Lewis Teby* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Freight*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *London* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Freight* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Freight* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Four per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Freight* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Freight* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fourth* day of the *Month* month, One thousand eight hundred and *thirteen*

*Not. In case of capture or detention the assured shall not obtain more than six months after notice thereof shall be given to this Office unless sooner condemned — The Co. are not liable for wages or provisions except in case of General Average*  
*Geo Howland Secy* *Joseph Pickens Pres*

*to be assured of the freight of the ship Foster from Port of New Virginia to London*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John Thomas Houston \$6000 & Benjamin Houston \$2000*  
*\$8000* to be assured, lost or not lost, *in the sum of Eight thousand Dollars on*  
*the Ship, Sloop Capt. Exeter at two thousand Dollars*  
*premium including port & other charges to be paid by the*  
*Insured to either Boston or Portland with liberty to go*  
*to either port from the place of discharge in*  
*the United States not south of Georgia*

whereof is Master for this present voyage, *J. M. Allen* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Ship*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *her port of discharge* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Robbers, assailing Thieves, Feticsions, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & cargo*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & cargo*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *then*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Five per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & cargo* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Ship & cargo* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *24th*  
day of the *10th* month, One thousand eight hundred and *Eleven*

*J. B. In case of capture or detention the assured shall not abandon*  
*the ship or cargo until notice shall be given to this office*  
*unless sooner demanded*  
*Geo Houston Secy* *John Ricketson Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*James Webster Esq & John Alexander to amount the Owners & others concerned*  
 \$1500 to be assured, lost or not lost, in the sum of Four thousand & five hundred Dollars on the Schooner *Martha* of appraised at the sum insured, the premium indicated at \$ from New Bedford to Yacht all young port of Spain. She may go to or return at any time within the United States not South of Georgia in the term of Four Calendar Months the voyage to begin on the tenth day of this Sixth Month 1848 & to end on the tenth day of the tenth month next ensuing at noon. The Master to stand his own Pilot as is customary with coasting vessels.

*Mark 3 Tons  
 to Panama*

whereof is Master for this present voyage, *John Wood* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: Beginning the Adventure upon the said *10th* day

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at the tenth day of the tenth month next ensuing at noon aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Martha* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *James Webster* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Martha* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *James Webster* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Four p<sup>ts</sup> with an additional premium of an half p<sup>t</sup> per week & every time she shall go to Panama*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Martha* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Martha* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Eighth* day of the *Seventh* month, One thousand eight hundred and *Eighty*

*A.B. The Company are not liable for wages provisions plunder waste or any other expense in case of restraint & are exempted from Captains or Commanders rates on any other business whatsoever but they are to take the danger of the seas & fire even while restrained & afterwards*  
*Geo. Howard Secy* *Joseph Ricketson Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John James Houston* to be assured, lost or not lost, *in the sum of Four hundred Dollars on*  
*the freight of the Brig Comet at from New York*  
*Lisbon to Lisbon*

whereof is Master for this present voyage, *John James Houston* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *freight 4mo 8 last at New York*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *Lisbon* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *freight*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *freight*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Three percent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *freight* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *freight* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twelfth*  
day of the *Sixth* month, One thousand eight hundred and *Eleven*.

*T.B. The Co are not liable in wages or provisions except in*  
*case of general average. In case of capture or detention the*  
*amount shall not abandon. Shall of Six Months after notice*  
*thereof shall be given to this Office unless sooner condemned*  
*See Howland & Co Joseph Ricketson Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Mr Mackenzie in the sum of Fifty thousand Dollars*  
*\$1500* to be assured, lost or not lost, *for seven hundred fifty Dollars on the Brig*  
*Marine Voyage between New Bedford's Dollars, premium not*  
*included* *Seven hundred & fifty Dollars on her Cargo and*  
*from Boston to either Porto or Lisbon & from thence*  
*back to her port of discharge in the United States, not south*  
*of Georgia with liberty to go either to Alibes or the*  
*Cape de Verde*

whereof is Master for this present voyage, *Mr Mackenzie* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Brig George*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge in the United States* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Brig George* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, his factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Brig George* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, his executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Five per cent to return One per cent should it not so to either*  
*either Alibes or the Cape de Verde & the reverse and with*  
*out any loss*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Brig George* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Brig George* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fourth* day of the *eleventh* month, One thousand eight hundred and *Eleven*

*At B. In case of capture or detention the assured shall not abate*  
*above half of six months after restoring shall begin to this*  
*Office unless sooner condemned*  
*Geo Newton Secy Joseph Ricketson Pres*





# Bedford Marine Insurance Co. 881

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*\$2500* to be assured, lost or not lost, *In the sum of Twenty five hundred*  
*\$1500* *Benja Kelley \$1000*  
Dollars, on the Schooner *Amaz* with *\$2500* Value  
at Six Thousand five hundred Dollars premium not  
included, from *Norfolk* to *Lisbon* with liberty to  
go to any two other Ports in *Portugal* or *Spain* & to  
from thence to her Port of discharge in the *United States*  
not South of *Georgia*.

whereof is Master for this present voyage, *Benja Kelley* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said *Schooner*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *her Port of discharge* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Schooner*,  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Benja Kelley* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Schooner*,  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *Benja Kelley*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Seven Per cent* to return one per cent, for each  
*Port not used*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Schooner* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said *Schooner* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twenty sixth*  
day of the *Sixth* month, One thousand eight hundred and *Eleven*

*No* In case of capture or detention the assured shall  
not abandon stock of six months, after notice thereof  
shall be given to this Office unless sooner condemned.  
*Geo Nowland* *John Nowland* Dir  
*Geo Nowland*





# Bedford Marine Insurance Co.

882

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Summe 12500* *to be assured, lost or not lost,* *In the sum of Five Thousand Dollars*  
*on the Brig-Mast 12500* *valued at Six Thousand Dollars*  
*premium not included at 1/1000* *from Boston to New York at*  
*1/1000* *thence to and two Port, in Portugal, at 1/1000* *thence*  
*to her Port of discharge in the United States, not south of*  
*Georgia*

whereof is Master for this present voyage, *Edward Dillingham* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
Beginning the Adventure upon the said *Brig-Mast*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *her Port of discharge* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Brig-Mast*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Brig-Mast*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Seven 1/1000* *return one 1/1000 should she go to sea*  
*one Port in Portugal for ever without loss*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Brig-Mast* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Brig-Mast* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty-seventh*  
day of the *Fourth* month, One thousand eight hundred and *Eleven*

*NB. In case of capture or detention the award shall*  
*not be voiden short of six months after notice thereof shall*  
*be given to this office unless sooner concurred in.*

*Geo Howland Secy*

*John Howland Pres*  
*Geo Howland Secy*

RECEIVED BY THE ASSURANCE CO. OF AMERICA  
NEW YORK, N.Y. JANUARY 28, 1812

Recd of the President & Directors fifty Dollars in full for  
return premium on the within Policy  
\$50 in behalf the insured  
Jan 28. 1812 J. M. Allen —



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*\$1300* Samuel Church in the sum of thirteen thousand Dollars to be assured, lost or not lost, on the Ship *Thetis* of *1844* from *Three Thousand Dollars* premium not included from *Charleston / South Carolina* to *Liverpool* & from thence to her Port of discharge in the United States, not south of *Georgia*.

whereof is Master for this present voyage, *Marion Delano* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: Beginning the Adventure upon the said *Ship*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her Port of discharge* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

Touching the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship*, factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship*, or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Five per cent to return the  $\$1300$  then not in at Liverpool without Loss*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty eighth* day of the *Sixth* month, One thousand eight hundred and *Eleven*

*- In case of capture or detention the assured shall not abandon ship for 20 months after notice thereof shall be given to this office unless sooner condemned*

*Geo Howard Esq*

*John Howard Esq*  
*John Mumford Esq*

The 29. 1812 Twenty Six Dollars return  
Premium

Received of



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Jacob Skin in the sum of Five Hundred Dollars*

*\$500* to be assured, lost or not lost, *on the Schooner Regulator of 100 tons valued at three*  
*thousand Dollars premium not included at \$4 from New York*  
*and to be at all times kept on board the vessel to be employed at*  
*Coastwise within the United States not South of Georgia for*  
*the term of six calendar months beginning the nineteenth*  
*thirtieth day of sixth 1811 ending the thirtieth day of the*  
*twelfth month next premium at New York to be paid at*  
*this Insurance at any time paying as many months as*  
*shall commence*

whereof is Master for this present voyage, *John Gibb* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
Beginning the Adventure upon the said *Schooner Regulator*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be sold and disposed of at anchor or on shore  
*at New York the thirtieth day of the twelfth month next* aforesaid,

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Schooner Regulator*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, his factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Schooner Regulator*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, his  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*One per cent per month warranted Six per cent in case of any*  
*loss - with an additional premium of one half per cent*  
*for each Voyage to Panama, Guayaquil,*

And it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Second*  
day of the *Fourth* month, One thousand eight hundred and *Eleven*

*J.M. The Company are not liable for wages, provisions, plunder*  
*wares or any expenses in case of restraint, & are exonerated from*  
*capture or Condemnation, & are however, whatever, but they*  
*are to take the danger of the Sea & fire even while restrained &*  
*afterward*

*Geo Howard Esq Joseph Ricketson Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*\$1000* Benjamin Rucker for account of John Hull  
to be assured, lost or not lost, in the sum of one thousand Dollars on the Brig John Hannah & app. value a few thousand Dollars premium, not estimated / at New Orleans to New Orleans

whereof is Master for this present voyage, *John Hull* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called; —Beginning the Adventure upon the said *Brig*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *New Orleans*.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Brig Hannah* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Brig Hannah* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Two & a half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Brig Hannah* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Brig Hannah* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *15th* day of the *fourth* month, One thousand eight hundred and *Eleven*

*Mr. In case of Capture or detention the assured shall not abandon*  
*shall of six months after notice thereof shall be given to this office*  
*unless sooner condemned*  
*Geo Headland Secy* *Joseph Ruckman Pres*

# Journal of the American Medical Association

Published Weekly, except on Sundays, and during the months of December and January, bi-weekly.

Published by the American Medical Association, 535 North Dearborn Street, Chicago, Ill.

Subscription prices: Single copies, 10 cents; Six months, \$5.00; One year, \$9.00. In advance. Payment in advance is required. Subscriptions outside the United States and Possessions, add 50 cents per annum for postage. Subscriptions may be ordered through any newsdealer or subscription agent.

Entered as Second-Class Matter, June 26, 1902, under Post Office No. 383, Post Office at Chicago, Ill., under Act of October 3, 1917. Accepted for mailing at special rate of postage provided for in Act of October 3, 1917, authorized on July 1, 1920.

Postmaster: Send address changes in advance to JOURNAL OF THE AMERICAN MEDICAL ASSOCIATION, 535 North Dearborn Street, Chicago, Ill.

Copyright, 1920, by American Medical Association. All rights reserved. Reproduction of this journal in whole or in part without permission is prohibited. Printed in the United States of America. The paper used in this publication meets the requirements of the American Paper Institute and the National Bureau of Standards for the permanence of the paper.

Published by the American Medical Association, 535 North Dearborn Street, Chicago, Ill. 60610. Telephone: ME 5-2100. Cable: AMEDJAN. Second-class postage paid at Chicago, Ill., and at additional mailing offices. Postmaster: Please send address changes in advance to JOURNAL OF THE AMERICAN MEDICAL ASSOCIATION, 535 North Dearborn Street, Chicago, Ill. 60610.



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE *BEDFORD MARINE INSURANCE COMPANY*, Do by these PRESENTS cause

\$5000 Thomas Harland Junr  
 to be assured, lost or not lost, in the Sum of Five thousand Dollars on  
 the Cargo of the Ship Callantine at & from New Bedford  
 to ~~Barnmouth~~ London with liberty to stop at Falmouth

whereof is Master for this present voyage, *Edward Clarke* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Coast*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at San Francisco aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the *Sea, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter. Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master,* (unless the assured be owner of the vessel) or *Mariners,* and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Goods* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Goods* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Eleventh* day of the *August* month, One thousand eight hundred and *Eleven*.

day of the seventh month, One thousand eight hundred and Eleven.  
 At the Court of Sessions in the County of Middlesex, the said Court shall not abandon. Most of  
 the months of the next year shall be given to this office, unless sooner condemned.  
 Geo. Howard Lee Esq. John Ricketson Esq.





# Bedford Marine Insurance Co.

887

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Edmund House*

*\$4000* to be assured, lost or not lost, *in the Sum of Seven thousand Dollars on*  
*the Cargo of the Ship Ex Main at & from New Bedford*  
*to London with liberty to stop at Plymouth*

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said

*Edw Clark*

or whosoever else shall be Master

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *London* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Cargo*.  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Manufacturers*, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Cargo*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Four per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Cargo* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said *Cargo* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *16* month  
day of the *Fourth* month, One thousand eight hundred and *Seven*

*Not in case of Capture or detention the assured shall abandon their*  
*share within six months after notice thereof shall be given to this Office unless*  
*soon condemned*  
*Geo Lawrence Secy Joseph Ricketson Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Heinrich Wilson \$2000 David Ferry \$1500 Job Ferry Jun \$1000*  
*Sam Hawthaway \$800 & John Hawthaway \$500*  
 \$5800 to be assured, lost or not lost,

in the Sum of Fifty Eight hundred Dollars in the Ship *Goodreturn* & app<sup>l</sup> rated at *Twenty* Thousand Dollars, premium not included from *Baltimore* to *Cadiz* & at & from thence back to her port of discharge in the United States not South of Georgia with liberty to go to *Lisbon* & the Cape Verde

whereof is Master for this present voyage, *Job Ferry Jun* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: Beginning the Adventure upon the said *Ship*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *the port of discharge* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app<sup>l</sup>* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app<sup>l</sup>* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Seven per cent to return the per cent should the return due from Cadiz & one per cent to the cargo to be only one of those places for which liberty was given & the vessel and without loss*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app<sup>l</sup>* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & app<sup>l</sup>* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Sixteenth* day of the *Fourth* month, One thousand eight hundred and *Eleven*

*N.B. In case of Capture or Detention the assured shall not abandon ship of Six Months after notice thereof shall be given to this Office unless sooner condemned.*

*Geo Hawthard Secy Joseph Rakehan Pres*

5800<sub>2</sub>  
11600

Per June 2. 1812 of the President & Directors of the Bedford  
Marine Insurance Company One hundred & Sixteen Dollars  
in full for return premium on the within Policy the said  
Ship only went to Cedar Head

David Terry



889

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

3000 Corn & Gunpowder for himself & the other Owners of the Ship *Triton*  
to be assured, lost or not lost, in the sum of Three Thousand Dollars for  
the said Species on board the Ship *Triton* West at & from  
Lisbon to New York

whereof is Master for this present voyage, *Moses Rogers* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Species*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *New York*

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Species*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Species*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Two & a half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Species* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Species* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Seventeenth*  
day of the *Seventh* month, One thousand eight hundred and *Eleven*

*It is agreed that in case of capture or detention the Assured shall not abandon  
the said Ship & Cargo after notice thereof shall be given to this Office  
unless sooner condemned*  
*Geo Howard Esq* *Joseph Pikeham Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

1560 *to be assured, lost or not lost,* *on the Schoop Packet & Capt (valued at Eighteen hundred Dollars premium not included) from New Bedford to Panamaquady & at & from there back to New Bedford*  
*MR. The Captain to stand his own Pilot*

whereof is Master for this present voyage, *Charles Hathaway* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Schoop*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *New Bedford* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

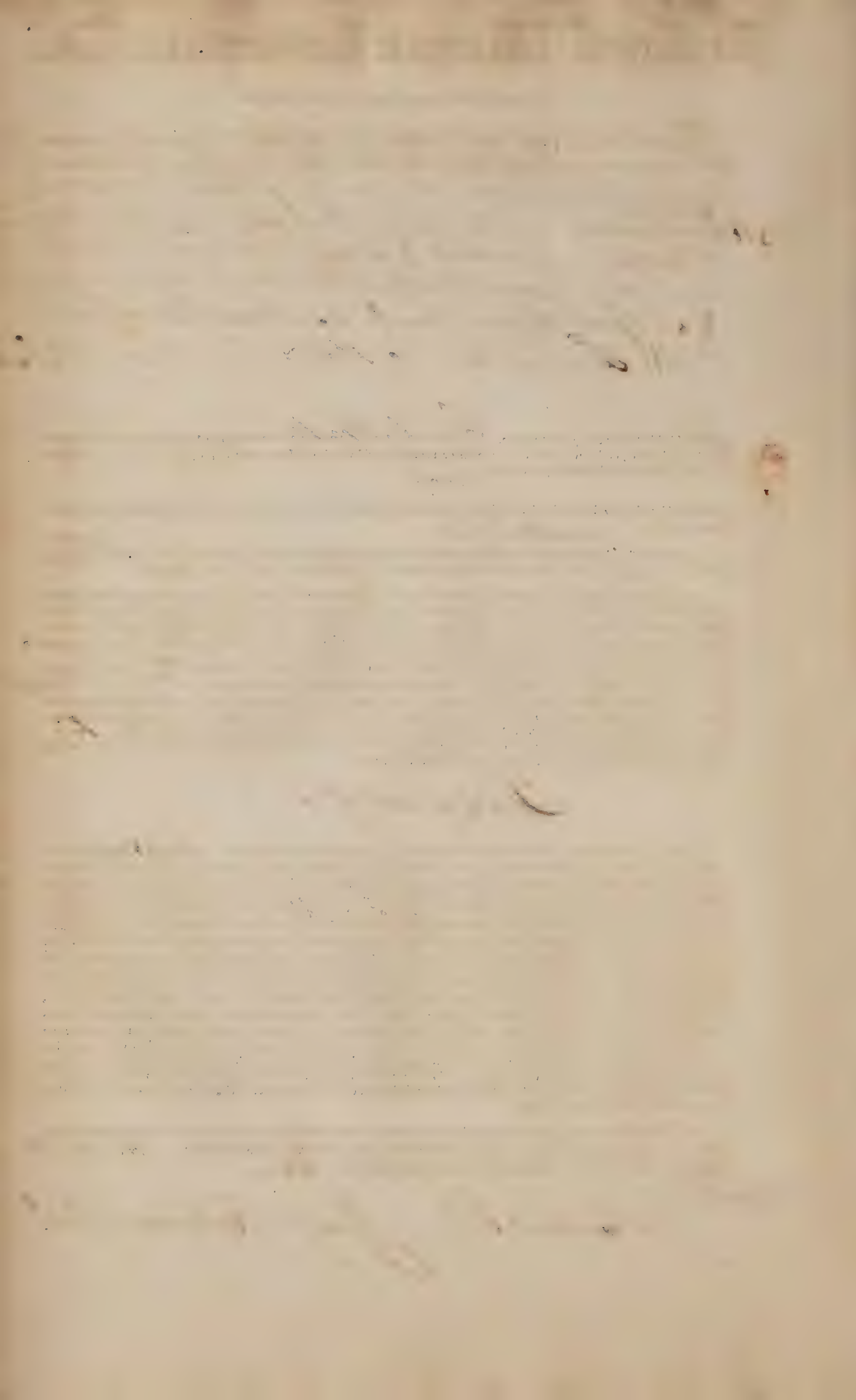
TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Schoop & Capt* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his factors, servants,* and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Schoop & Capt* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Two & a half %*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Schoop & Capt* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Schoop & Capt* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *seventeenth* day of the *March* month, One thousand eight hundred and *Eleven*

*Geo Howland Pres* *Joseph Ricketson Secy*





• m  
m

1811.7.22  
m 8- -  
1812.3.22  
of 3.3.19  
1815.7.11

676.-  
800  
376.-  
22.56  
376  
398.56  
27.91  
422.47

25.34  
3mos 6.33  
1901 1.33  
455.47  
8.44  
~~1.22~~  
8.02  
140  
1.77

22.56  
27.91  
25.34  
6.33  
1.33  
79.47  
376  
455.47

Joseph Dickinson

New Bedford

1832



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*\$15000* *to be assured, lost or not lost, in the sum of Fifteen thousand Dollars on the Ship James (app) valued at Fifteen thousand Dollars, premium included, at 1 from New Bedford to New Orleans & at 1 from there back to her port of discharge in the United States*

whereof is Master for this present voyage, *Stephen Bailey* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Ship*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Four & a half per Cent.*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & app* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twenty second* day of the *Tenth* month, One thousand eight hundred and *Eighteen*

*Attest, In case of Capture or detention the assured shall not abandon the said ship & app until after notice thereof shall be given to this Office, under penalty of forfeiture.*  
*Geo Howland Secy* *Joseph Ricketts Pres*

Recd June 11. 1815. of the President & Directors of  
the Pruders Marine Ins Co Three hundred Dollars  
in full for return premium on the within Policy  
being two, &c in consequence of deviation at New Orleans  
300. J. A. Davis



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*£8000* to be assured, lost or not lost, in the sum of Eight thousand Dollars viz One  
thousand Dollars on the Brig "Wasp" & six thousand  
Dollars premium not included) & Seven thousand Dollars on her Cargo  
valued at Seven thousand Dollars premium not included) from  
New York to any port in Portugal with liberty to go to a second  
port in Portugal

whereof is Master for this present voyage, *Edw Dillingham* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Brig George*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *a port in Portugal* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Brig George*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Mar* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Brig George*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *Mar*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Four per cent. to return one per cent. should the vessel and all  
the first port without any loss*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Brig George* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Brig George* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *thirtieth*  
day of the *Seventh* month, One thousand eight hundred and *Eleven*

*W. B. In case of capture or detention the assured shall not abandon  
the vessel or its cargo until it shall be given to this office unless  
specially ordered*  
*Geo Howland Secy* *Joseph Richardson Pres*

Rec<sup>d</sup> of the President & Directors Eighty Dollars in full  
for return premium on the within Policy  
\$80  
5mo 28<sup>th</sup> 1812  
In behalf the Comrs  
J. H. Allen -



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Joseph Howland for and on Robert Miller & Russell Hathaway*  
to be assured, lost or not lost, in the sum of Seven Hundred Dollars on the  
*Ship Resolution & cargo* (valued at the sum insured) insurances  
included, at & from New Bedford. Whereof four hundred dollars  
to New Bedford & four hundred dollars to Albany, the second time &  
at & from there back to New Bedford

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said *Ship*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *New Bedford*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
or misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & cargo*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Shippers*, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & cargo*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Two & a half per cent. to return same. FC should she go but on  
trip to Albany & the risk end without any loss*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & cargo* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said *Ship & cargo* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Eighth*  
day of the *Eighth* month, One thousand eight hundred and *Eleven*

*\$1,000 - Seven hundred Dollars*

*Geo Howland Secy*

*Joseph Ricketson Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*\$600* *The R. M. S. for an of John Howland 3<sup>rd</sup>*  
to be assured, lost or not lost, in the sum of *Five Hundred Dollars*  
on *Books & charts* *for this & sundry articles on the ship*  
*Sagadahoc* from *London* to her port of discharge in the  
*United States not South of Georgia*

whereof is Master for this present voyage, *John Howland 3<sup>rd</sup>* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
Beginning the Adventure upon the said *Books &c*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *her port of discharge* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the *Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter*  
*Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,*  
*or quality soever, Barratry of the Master,* (unless the assured be owner of the vessel) or *Mariners,* and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Books &c*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Books*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Four P<sup>ts</sup>*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Books &c* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said *Books &c* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice,* unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins,* or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Eighth*  
day of the *Eighth* month, One thousand eight hundred and *Eleven*

*A. B. In case of Capture or Plunder no other proof is to be required*  
*The Co not liable for Seignior by any Civil Government*  
*Geo Howland Secy* *Joseph Pickens Pres*

# THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Geo. Howland \$500 & John James Howland \$1500*

*\$5000* to be assured, lost or not lost, *in the Sum of five thousand Dollars* on the Ship *Sam Alexander* & app<sup>r</sup> *Natural & some* *thousand Dollars premium included* at home *Dublin to London & back from thence to her* *port of discharge in the United States and South* *America.*

whereof is Master for this present voyage, *Geo. Howland* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: Beginning the Adventure upon the said *Ship*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app<sup>r</sup>* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app<sup>r</sup>* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Three per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app<sup>r</sup>* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & app<sup>r</sup>* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Eighth* day of the *Eighth* month, One thousand eight hundred and *Eleven*

*Geo. Howland* Secy  
*John James Howland* Pres  
*In case of capture or detention the assured shall not abandon. Should six months after notice thereof shall be given to this office unless sooner condemned.*

*[The page contains extremely faint, illegible text, likely bleed-through from the reverse side. The text is organized into several paragraphs and possibly a table or list structure, but the characters are too light to transcribe accurately.]*



896

# Bedford Marine Insurance Co.

~~~~~

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Geo Newton* for *Henry Gibbs*  
to be assured, lost or not lost,

*61450* in the Sum of Four hundred & fifty  
Dollars on the Schoon John & Henry then Cargo  
from Sandwich to East port & thence to  
New Bedford

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said

*Myra Gibbs*  
or whosoever else shall be Master

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *New Bedford*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Schoon Cargo*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, his factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Schoon Cargo*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, his  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

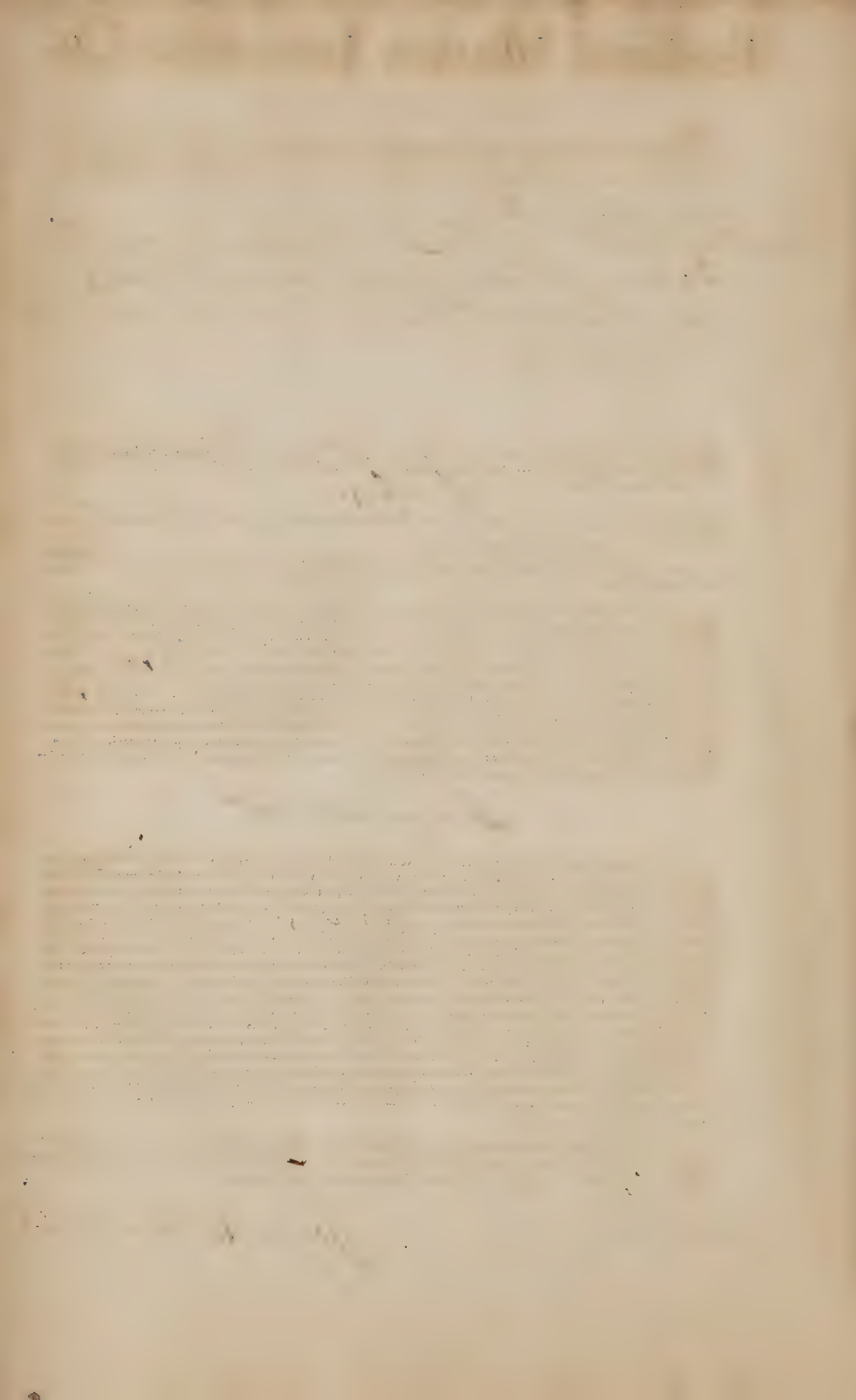
*Two & a half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Schoon Cargo* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Schoon Cargo* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twenty second*  
day of the *Eightth* month, One thousand eight hundred and *Eleven*

*Geo Newton Secy*

*Joseph Ricketson Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Harvey Lullings 4090 & Ben<sup>m</sup> Barton \$4000*

to be assured, lost or not lost,

*\$8000 in the sum of Eight thousand Dollars on the Ship Liberty & app<sup>r</sup> (Value at Eight thousand Dollars premium not included) at & from New Bedford to Sapelo Georgia*

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said

*James Brown Ship & app<sup>r</sup>*

or whosoever else shall be Master

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *Sapelo*

aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app<sup>r</sup>* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Ship & app<sup>r</sup>* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app<sup>r</sup>* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *Ship & app<sup>r</sup>* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*One & one half per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app<sup>r</sup>* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & app<sup>r</sup>* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Nineteenth* day of the *Eight* month, One thousand eight hundred and *Eleven*

*Geo. Newland Secy*

*Joseph Ricketson Pres*

# THE HISTORY OF THE UNITED STATES

OF THE  
UNITED STATES OF AMERICA  
FROM  
THE  
FIRST  
SETTLEMENTS  
TO  
THE  
PRESENT  
TIME  
BY  
JAMES M. SMITH  
OF THE  
UNITED STATES ARMY  
AND  
OF THE  
UNITED STATES SENATE

NEW YORK: PUBLISHED BY J. B. LIPPINCOTT, 15 N. 2ND ST. 1854.

THE HISTORY OF THE UNITED STATES, FROM THE FIRST SETTLEMENTS TO THE PRESENT TIME, BY JAMES M. SMITH, OF THE UNITED STATES ARMY, AND OF THE UNITED STATES SENATE. NEW YORK: PUBLISHED BY J. B. LIPPINCOTT, 15 N. 2ND ST. 1854.

THE HISTORY OF THE UNITED STATES, FROM THE FIRST SETTLEMENTS TO THE PRESENT TIME, BY JAMES M. SMITH, OF THE UNITED STATES ARMY, AND OF THE UNITED STATES SENATE. NEW YORK: PUBLISHED BY J. B. LIPPINCOTT, 15 N. 2ND ST. 1854.



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*\$1500* *Jethro Mosher & Major Smith* in amount of themselves & the Owners to be assured, lost or not lost, *the sum of Fifteen hundred Dollars* in the *Sloop "Am. & Co's"* (valued at Seventeen hundred Dollars) from *notwithstanding* port of Departure to any port or ports in Virginia & Maryland & at & from thence to New Bedford with liberty to touch at New York New Port & West Port

whereof is Master for this present voyage, *Jethro Mosher* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: Beginning the Adventure upon the said *Sloop*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *New Bedford* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprizals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Sloop & cargo* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Sloop & cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Two & a quarter per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Sloop & cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Sloop & cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twenty first* day of the *Eighth* month, One thousand eight hundred and *& seven*

*John Lawrence Secy*

*Joseph Ricketson Pres*

# THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO  
DIVISION OF THE PHYSICAL SCIENCES  
DEPARTMENT OF CHEMISTRY  
CHICAGO, ILLINOIS

1955

RECEIVED

1955

TO THE UNIVERSITY OF CHICAGO  
FROM THE DEPARTMENT OF CHEMISTRY  
CHICAGO, ILLINOIS  
RECEIVED  
1955

THE UNIVERSITY OF CHICAGO  
DIVISION OF THE PHYSICAL SCIENCES  
DEPARTMENT OF CHEMISTRY  
CHICAGO, ILLINOIS  
RECEIVED  
1955



# Bedford Marine Insurance Co. 899

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*James H. Hathaway* in the sum of *Five Hundred* dollars to be assured, lost or not lost, on cargo onboard schooner Canton at and from New Bedford to Philadelphia

whereof is Master for this present voyage, *Collins* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Cargo*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *Philadelphia* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the *Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said Cargo* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*One & half per Cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said Insurance Company shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Seventh* day of the *Month* month, One thousand eight hundred and *Eleven*

*N.B. the company are not liable for seizure by our own Government*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*William Rodman* for himself & the Goods -  
to be assured, lost or not lost, in the Sum of Twelve Thousand Dollars,  
on the Ship *Massachusetts* & c<sup>o</sup> from *Lisbon* to *Philadell-*  
*phia* with liberty to stop at the Cape & Bird Islands, or Sath  
*Wepell* valued at Sixteen Thousand Dollars Premium included

whereof is Master for this present voyage, *Allen Cove* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
Beginning the Adventure upon the said *Ship Mass*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *Philadelphia* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & c<sup>o</sup>*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & c<sup>o</sup>*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Three & half p<sup>er</sup> cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & c<sup>o</sup>* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Ship & c<sup>o</sup>* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Sixth*  
day of the *Month* month, One thousand eight hundred and *Eleven*

*And in case of Captivity or detention the assured shall not abandon ship  
of Six Months after notice thereof to this Office unless so much condemned  
Geo Howland Esq*

# Bell & Howland

THE BELL & HOWLAND MANUFACTURING CO.

MADE IN THE U.S.A.

THE BELL & HOWLAND MANUFACTURING CO.

MADE IN THE U.S.A.

THE BELL & HOWLAND MANUFACTURING CO.

MADE IN THE U.S.A.

THE BELL & HOWLAND MANUFACTURING CO.

MADE IN THE U.S.A.

THE BELL & HOWLAND MANUFACTURING CO.

MADE IN THE U.S.A.

THE BELL & HOWLAND MANUFACTURING CO.

MADE IN THE U.S.A.

THE BELL & HOWLAND MANUFACTURING CO.

MADE IN THE U.S.A.



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Cornelius Gressell Junr for himself & the other Owners*  
\$12000 to be assured, lost or not lost, in the sum of Twelve thousand Dollars viz Five thousand Dollars on the Ship Factor & app<sup>r</sup> (value at the sum insured premium included) & Seven thousand Dollars on her Cargo at & from New Bedford, Lisbon & at & from thence back to her port of discharge in the United States not South of Georgia with liberty to go to some other port in Portugal Spain or the Canary Islands

whereof is Master for this present voyage, *Moore Rogers* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Ship & Cargo*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & Cargo* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Minors*, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & Cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Seven & a half per cent to return One per cent to the return direct from Lisbon. Two per cent to the risk in at Lisbon & three per cent to the risk in at the Portugal Port & the risk end without any loss*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & Cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & Cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty third* day of the *March* month, One thousand eight hundred and *thirteen*

*Mr. In case of Capture or detention the Assured shall not abandon ship of Six Months after notice thereof shall be given to this office unless soon condemned*  
*Geo Howland Secy* *Joseph Ricketson Pres*

Recd New Bedford 11 mo 7. 1812 of the Principal Directors of  
the Marine Insurance Co Three hundred & seven Dollars &  
50 Cents in full for return premium on the within Policy,

|      |             |                 |
|------|-------------|-----------------|
| 1/20 | \$12000     | \$120           |
| 3/4  | 6250 (Paid) | 187.50          |
|      |             | <u>\$307.50</u> |

Wm. Grinnell



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Freddy, Liverpool \$4500 & Freeman Bonnaville \$2500*

*\$1000* to be assured, lost or not lost, *in the sum of Seven thousand Dollars on the Ship Liberty & cargo (Value at Eighteen thousand Dollars premium not included) from New Bedford to Sapelo Georgia & from thence to Plymouth or Portmouth England & from thence back to her port of discharge in the United States not South of Georgia*

whereof is Master for this present voyage, *James Snow* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Ship & cargo*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & cargo* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *then* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Eight per cent to return the sum of \$1000 should the ship and all her cargo be lost at Plymouth or Portmouth without any loss*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twenty Eighth* day of the *Month* month, One thousand eight hundred and *Seven*

*J. B. In case of capture or detention, the amount shall not be abandoned should it be, with the Master's consent shall be given to this office unless some condition be made in the contract.*  
*John Knowlton Secy* *Joseph Pickens Pres*

Nov 2nd 14. 1814. One hundred & Ninety two Dollars  
& Sixty four Cents in full for all averages on the  
within Policy.  
\$192.64

Wm. Davenport



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Joseph Howland 2nd & Wing Howland*  
to be assured, lost or not lost, *on the Schooner, Ruth & Cargo from New Bedford*  
*to Baltimore & as from thence to any port or place in the*  
*Caribbean Sea. Cargo of Potatoes & as from thence to any*  
*New Bedford with liberty to touch at New York & New*  
*Mir. Eleven hundred Dollars on the Vessel & twelve hundred Dollars on her*  
*Cargo.*

whereof is Master for this present voyage, *Samuel Tacey* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Schooner, Ruth*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *New Bedford*

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Schooner, Ruth & Cargo* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Schooner, Ruth & Cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Two & a quarter per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Schooner, Ruth & Cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Schooner, Ruth & Cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *thirteenth* day of the *eleventh* month, One thousand eight hundred and *eighty*

*Joseph Howland Secy*

*Joseph Ricketson Pres*

100

# National Marine Fisheries Service

Department of Commerce  
Washington, D.C. 20540

Memorandum for the Director  
Subject: [Illegible]

1. [Illegible]

2. [Illegible]

3. [Illegible]

4. [Illegible]

5. [Illegible]

6. [Illegible]

7. [Illegible]

8. [Illegible]

9. [Illegible]

10. [Illegible]

11. [Illegible]

12. [Illegible]



# Bedford Marine Insurance Co. <sup>2904</sup> <sub>90/4</sub>

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Henry Dillings \$3375 & Allen Gore \$1125*  
*\$14500* to be assured, lost or not lost, in the sum of Four thousand five hundred Dollars on the Ship, Liberty Bapp (Tonnage not Eighteen thousand Dollars on premium not indicated) at & from Cape de (Georgia) to either Plymouth or Portsmouth (Eng) & back from thence back to her port of discharge in the United States or South of Georgia

whereof is Master for this present voyage, *James Shaw* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Ship & app*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Ship & app* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Six & a half p.c. to return Mass & Co. should the vessel be lost at Plymouth or Portsmouth without any loss*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & app* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twelfth* day of the *Twelfth* month, One thousand eight hundred and *Eleven*

*J. B. Isaacson & Captain in attendance the Assurance shall not above don short of Six months after notice shall be given to this Office unless sooner constituted*  
*Geo Rowland Secy* *John Ricketson Pres*

Recd Jan 24, 1813 The President & Directors a Forty Eight  
 Dollars & 56 cents in full for a general average on the  
 Virginia Canal. Harvey Bullings  
\$98.56

Recd Jan 7<sup>th</sup> 1813 Twenty Six Dollars & 35<sup>cts</sup> more  
 being amount of error in the above settlement  
 Harvey Bullings

|                            |                       |
|----------------------------|-----------------------|
|                            | 550. -                |
| Jan 7 <sup>th</sup> 1813   | <u>7<sup>th</sup></u> |
|                            | 3850                  |
|                            | <u>275</u>            |
|                            | 4125                  |
|                            | <u>508.75</u>         |
| if 1800 - 508.75 then 4500 |                       |
|                            | <u>4500</u>           |
|                            | <u>4500</u>           |
|                            | 1508.75               |
| 1800                       | 127.18                |
|                            | <u>1.27</u>           |
|                            | 125.91                |
|                            | <u>98.56</u>          |
|                            | 26.35                 |
| 1800 -                     | 550                   |
|                            | may                   |



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Humphrey Hathaway for himself & Owners*  
6/2000 to be assured, lost or not lost, in the sum of Twelve thousand Dollars on the Ship *Augustus & aff<sup>n</sup>* (valued at Eighteen thousand dollars premium indicated) at *Spain City* Point Virginia to Liverpool & at *Spain* thence back to her port of discharge in the North State, not South of Georgia

whereof is Master for this present voyage, *Antepus Hathaway* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Ship & aff<sup>n</sup>*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & aff<sup>n</sup>* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & aff<sup>n</sup>* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Six P<sup>cts</sup> to return two & a half P<sup>cts</sup> should the vessel end at Liverpool without any loss*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & aff<sup>n</sup>* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & aff<sup>n</sup>* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fourteenth* day of the *Tenth* month, One thousand eight hundred and *thom*

*Attest In case of Capture or detention the amount shall not be paid until 60 days after notice thereof shall be given to this Office unless sooner condemned*  
*Geo Newton Secy* *Joseph Ricketson Pres*

*off to them from liberty for the vessel to go to or from any port in the North State, not South of Georgia, for the purpose of trading or of a brief port to be returned should the vessel go there & thence to the North State, not South of Georgia, without any loss*  
*14/1872*

Resd Dec 27. 1812 of the President & Directors of the Bedford  
Marine Insurance Co. Seventy five Dollars & 3 Cents in  
full for a general average on the within Policy

Humphrey Mathewson



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*\$300* John Howland 3<sup>rd</sup> in the sum of *thirteen thousand Dollars*  
to be assured, lost or not lost, on the Ship *Silver Gray* & app (value  
at *Twelve thousand Dollars* from *not instructed* at  
from *New York* to *Baty Point*

whereof is Master for this present voyage, *H. Howland* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Ship & app*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *Baty Point* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*One & a quarter per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Ship & app* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twentieth*  
day of the *month* month, One thousand eight hundred and *eighty*

*Geo Howland Secy*

*Joseph Ricketson Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*5400* to be assured, lost or not lost, on the *Ship John Gray* of the *Port of New Bedford* in the sum of *Nine hundred Dollars* -  
*Seven hundred Dollars* remain not included, at *Spring*  
*Newport to and from the Chesapeake with liberty to touch*  
*at Baltimore Roads, if there is a second Port*

whereof is Master for this present voyage, *John Hawland* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Ship & app*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *a Port in the Chesapeake* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the *Sea, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter*  
*Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,*  
*or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,*  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*One & a quarter per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Ship & app* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on *Sugar, Flux-Seed, Bread, Tobacco, and Rice*, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *20th*  
day of the *Month* month, One thousand eight hundred and *Eleven*

*John Hawland Secy*

*John Ricketts Pres*





No 908

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*\$1000* for the *Boat* in the sum of *One thousand Dollars*  
to be assured, lost or not lost, on the Ship *Independence* of a *W<sup>m</sup>* (Master)  
a *Seventeen thousand Dollars* premium not included  
at *four* hundred *to* *one* *Port* in the *Chesapeake*  
with liberty to touch in *Hampton Roads* & thence to  
a *Second Port*

whereof is Master for this present voyage, *Joseph Bailey* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Ship & app*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *a Port in the Chesapeake*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mari, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *this*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*One & a quarter per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Ship & app* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *seven* month,  
day of the *Fourth* month, One thousand eight hundred and *Eighteen*

*Geo Howard Lee*

*Joseph Pickens*





# Bedford Marine Insurance Co. 909.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*3500* *Humphrey Hathaway \$3000 & Weston Howland \$500*  
to be assured, lost or not lost, in the sum of *thirty five hundred Dollars* on *the Ship John May Kapp* valued at *twelve thousand Dollars* premium not included at *four hundred & no c.* Put in the *Chesapeake* with liberty to touch at *Hampton Roads & thence to a home port*

whereof is Master for this present voyage, *H. Howland* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Ship & app*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *a Port in the Chesapeake*

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, their executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*One & a quarter %*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & app* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *seventy first* day of the *Tenth* month, One thousand eight hundred and *Eleven*

*Geo Howland Pres*

*John B. Pickman Secy*





Thompson, Nathaway 4500, John Swift 1000, & Benj Kirby 6500

58100

Joseph A Bailey  
name of names the said vessel, or Master  
Ship & app<sup>ts</sup>

as Port in the Chesapeake

aforesaid.

be assured, then fac  
y of the said Ship

Ship's Gaffs a  
 much at the amount of

the full extent of the sum by them assured.

Twenty First

Joseph Ricketson Pres

# McGraw-Hill Marine Insurance Co.

THE MCGRAW-HILL MARINE INSURANCE CO.

NEW YORK, N. Y.

THE MCGRAW-HILL MARINE INSURANCE CO. is a corporation organized under the laws of the State of New York, and is authorized to do business in this State and in all other States of the Union.

The capital of the company is \$1,000,000, and the paid-up capital is \$500,000.

The company is authorized to insure against all risks of loss by fire, theft, and other perils.

The company is authorized to issue policies of insurance in all currencies.

The company is authorized to pay claims promptly.

The company is authorized to accept deposits from policyholders.

The company is authorized to do all other acts which may be necessary or proper for the conduct of its business.

THE MCGRAW-HILL MARINE INSURANCE CO.

THE MCGRAW-HILL MARINE INSURANCE CO. is a corporation organized under the laws of the State of New York, and is authorized to do business in this State and in all other States of the Union.

The capital of the company is \$1,000,000, and the paid-up capital is \$500,000.

The company is authorized to insure against all risks of loss by fire, theft, and other perils.

The company is authorized to issue policies of insurance in all currencies.

The company is authorized to pay claims promptly.

The company is authorized to accept deposits from policyholders.

The company is authorized to do all other acts which may be necessary or proper for the conduct of its business.

THE MCGRAW-HILL MARINE INSURANCE CO.

THE MCGRAW-HILL MARINE INSURANCE CO. is a corporation organized under the laws of the State of New York, and is authorized to do business in this State and in all other States of the Union.

The capital of the company is \$1,000,000, and the paid-up capital is \$500,000.

The company is authorized to insure against all risks of loss by fire, theft, and other perils.

The company is authorized to issue policies of insurance in all currencies.

The company is authorized to pay claims promptly.



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Isaac Howland of \$1000 & Jonathan Howland \$1000*

*\$2000*

to be assured, lost or not lost, in the sum of *Two thousand Dollars* on the *Sch<sup>r</sup> Roman Bloom* of *app<sup>r</sup> valuation* at *thirty four hundred dollars* premium *not included* / *from New Bedford to & at all & every port or place she may go to or touch at Coastwise within the United States* *Not south of Georgia*, beginning the voyage on this twenty first day of the *Fourth* month 1811 & ending on the twenty first day of the *Fourth* month next ensuing at noon. That is for the term of *Six Calendar months*

whereof is Master for this present voyage, *Ephraim Jones* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Sch<sup>r</sup> this 10mo 21. 1811*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor *twenty-four hours in safety* at *the fourth mo: 21. next ensuing at noon* — aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Sch<sup>r</sup> & app<sup>r</sup>* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Sch<sup>r</sup> & app<sup>r</sup>* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*One & a quarter per cent per month* *warantee* *from & a half* *per cent* *in any case* *with liberty to stop* *this policy at any time* *paying as many months as shall consume*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Sch<sup>r</sup> & app<sup>r</sup>* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Sch<sup>r</sup> & app<sup>r</sup>* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty first* day of the *Fourth* month, One thousand eight hundred and *Eleven*

*Isaac Howland Secy*

*Joseph Ricketson Pres*

Published by the American Medical Association, 535 North Dearborn Street, Chicago, Ill.

Editor: J. C. Thompson, M.D., 535 North Dearborn Street, Chicago, Ill.

Business Manager: J. C. Thompson, M.D., 535 North Dearborn Street, Chicago, Ill.

Subscription Department: J. C. Thompson, M.D., 535 North Dearborn Street, Chicago, Ill.

Advertising Department: J. C. Thompson, M.D., 535 North Dearborn Street, Chicago, Ill.

Printing: J. C. Thompson, M.D., 535 North Dearborn Street, Chicago, Ill.

Copyright, 1918, by American Medical Association

Printed at the Chicago Press, Chicago, Ill.

Second-Class Postage Paid at Chicago, Ill.

Postmaster: This publication is entered as second-class matter, October 3, 1902, under Post Office No. 392, at Chicago, Ill., under special permission of Post Office Department.

Acceptance for mailing at special rate of postage provided for in Act of October 3, 1917, authorized on July 1, 1918.

Postage paid at Chicago, Ill., and at additional mailing offices.

Published by the American Medical Association, 535 North Dearborn Street, Chicago, Ill.

Editor: J. C. Thompson, M.D., 535 North Dearborn Street, Chicago, Ill.

Business Manager: J. C. Thompson, M.D., 535 North Dearborn Street, Chicago, Ill.

Subscription Department: J. C. Thompson, M.D., 535 North Dearborn Street, Chicago, Ill.



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Wm Lill & Nathaniel Howard of Wauham*

*1200*

to be assured, lost or not lost, in the sum of *twelve hundred* Dollars on the *Ship Experiment & app<sup>ts</sup>* valued at *Twenty five hundred Dollars* premium not included as *& from New Bedford to Savannah*

whereof is Master for this present voyage, in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said

*Emory Turner*

or whosoever else shall be Master

*Ship & app<sup>ts</sup>*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

*Savannah*

aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app<sup>ts</sup>* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Manufactors, servants,* and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app<sup>ts</sup>* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *then* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*One & a half PC<sup>t</sup>*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app<sup>ts</sup>* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & app<sup>ts</sup>* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this

day of the *Tenth* month, One thousand eight hundred and *& seven*

*Geo Howard Secy*

*Joseph Ricketson Pres<sup>t</sup>*

# Bedford Marine Insurance Co.

The Bedford Marine Insurance Co. is a company of English Merchants, and is authorized to insure all kinds of Marine Risks, and to pay the sums insured, in full, as and when due.

The Company is established in the City of London, and has a capital of £1,000,000, and a reserve fund of £250,000. The Company is authorized to insure all kinds of Marine Risks, and to pay the sums insured, in full, as and when due.

The Company is authorized to insure all kinds of Marine Risks, and to pay the sums insured, in full, as and when due. The Company is established in the City of London, and has a capital of £1,000,000, and a reserve fund of £250,000. The Company is authorized to insure all kinds of Marine Risks, and to pay the sums insured, in full, as and when due.

The Company is authorized to insure all kinds of Marine Risks, and to pay the sums insured, in full, as and when due. The Company is established in the City of London, and has a capital of £1,000,000, and a reserve fund of £250,000. The Company is authorized to insure all kinds of Marine Risks, and to pay the sums insured, in full, as and when due.



# Bedford Marine Insurance Co. 913

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Wm Howland \$1500 & Geo Grinnell \$1500 James Howland 2400*  
*I Abraham Gifford \$600*

to be assured, lost or not lost, *in the sum of ten thousand Dollars on the*

*Ship "Cathartes" & app (valued at Eighteen thousand Dollars*  
*premium not included) at & from New York to Baltimore*

whereof is Master for this present voyage, *Thos Fish* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Ship at New York*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *Baltimore* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*One & half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Ship & app* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty sixth*  
day of the *Tenth* month, One thousand eight hundred and *Eleven*

*Geo Howland Secy*

*Joseph Ricketson Pres*

# Journal of the American Medical Association

Published weekly, except during the months of December, January, and February, when it is published bi-weekly.

Subscription prices: Single copies, 10 cents; Six months, \$5.00; One year, \$9.00. In advance. Foreign postage extra. Payment in advance.

Entered as second-class matter, October 3, 1902, under post office number 384, at Chicago, Ill., under special agreement of post office and postmaster.

Accepted for mailing at special rate of postage provided for in Act of October 3, 1917, authorized on July 1, 1918.

Postmaster: This publication is entered as second-class matter, October 3, 1902, under post office number 384, at Chicago, Ill., under special agreement of post office and postmaster.

Second-class postage paid at Chicago, Ill., and at additional mailing offices.

Copyright, 1918, by American Medical Association, 535 North Dearborn Street, Chicago, Ill.

Printed at the American Medical Association Press, 535 North Dearborn Street, Chicago, Ill.

Published by the American Medical Association, 535 North Dearborn Street, Chicago, Ill.

Subscription orders, notices of change of address, and all correspondence should be sent to the American Medical Association, 535 North Dearborn Street, Chicago, Ill.

Entered as second-class matter, October 3, 1902, under post office number 384, at Chicago, Ill., under special agreement of post office and postmaster.

Accepted for mailing at special rate of postage provided for in Act of October 3, 1917, authorized on July 1, 1918.

Postmaster: This publication is entered as second-class matter, October 3, 1902, under post office number 384, at Chicago, Ill., under special agreement of post office and postmaster.

Second-class postage paid at Chicago, Ill., and at additional mailing offices.



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John & James Howland \$6000 & Jacob Hany \$2000*  
\$8000 to be assured, lost or not lost, in the sum of Eight Thousand Dollars on the ship Comet & app<sup>l</sup> valued at Nine Thousand Dollars (premium included) from Boston to Savannah & at from thence to her port of discharge in Great Britain & at from thence back to her port of discharge in the United States not South of Georgia

whereof is Master for this present voyage, *Thine Allen* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Ship & app<sup>l</sup>*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge in the United States* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app<sup>l</sup>* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app<sup>l</sup>* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Eight per cent to return three per cent to the assured the residue end*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app<sup>l</sup>* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & app<sup>l</sup>* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twenty Sixth* day of the *Fourth* month, One thousand eight hundred and *Eleven*

*A P In case of Capture or detention the insured shall not abandon the ship of six months after notice thereof shall be given to this office unless sooner condemned*  
*Geo Howland Secy Joseph Ricketson Pres*





915

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*George Howland for himself & the other Owners*  
8/2000 to be assured, lost or not lost, in the sum of *Twelve Thousand Dollars*  
on the Ship *Herctand Joseph* (value not sixteen thousand  
Dollars premium included) from New Bedford to Savannah  
Ga from thence to her port of discharge in Great Bri-  
tain Ga from thence back to her port of discharge in  
the United States not South of Georgia

whereof is Master for this present voyage, *Cowd Howland 3rd* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
Beginning the Adventure upon the said *Ship & app*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *her port of discharge in the United States* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Eight P<sup>cts</sup> to return three P<sup>cts</sup> to the usque end at  
her port of discharge in Great Britain without any Less.*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said *Ship & app* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty fifth*  
day of the *Fifth* month, One thousand eight hundred and *Eleven*

*JP In case of Capture or Detention in the Enemy shall not  
abandon ship at Sea months after notice thereof shall  
be given to this Office and on sooner command*

*Geo Howland Secy*

*Joseph Burke Hon Pres*





916

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*2000* *from Blackmer in the sum of two thousand dollars* to be assured, lost or not lost, *for One thousand dollars on the Premium not included* *for One thousand dollars on her cargo* at *from Boston* in a trading voyage to the Cape de Verde Islands, during her stay there from Island to Island & all from thence back to Boston with liberty to touch at Madeira

whereof is Master for this present voyage, in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:—Beginning the Adventure upon the said

*from Blackmer* or whosoever else shall be Master *this cargo at Boston*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *Boston*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *this cargo* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *this cargo* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *this cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *this* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration duo unto them, for this Assurance, by the assured, at and after the rate of

*Six p<sup>ts</sup> to return One p<sup>ct</sup> if it be not touch at Madeira & the risk and without any loss*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *this cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *this cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fourth* day of the *fourth* month, One thousand eight hundred and *thirty*

*A B In case of capture or detention the assured shall not abandon ship of Six months after notice thereof shall be given to this office unless sooner condemned*  
*Geo. A. Cowland Secy* *Joseph Ricketson Pres<sup>t</sup>*

Rec<sup>d</sup> Twenty Dollars return previous on within May  
June 22. 1812

William Blackmer



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

2500 to be assured, lost or not lost, on the Schooner *Harmony* of appraised value of Five thousand Dollars from <sup>me</sup> not insured at from New Bedford to whatever port or place she may go to or touch at or arrive within the limits of the States of Scotland Georgia &c. the term of Six Calendar Months beginning the twenty, with day of the Fourth month 1811 & ending on the twenty, with day of the Fourth month (April) next ensuing at Noon with liberty of stopping this Policy at any time after two months from arrival at the place as shall be deemed proper.

whereof is Master for this present voyage, *Joseph Dimmick* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Sch<sup>y</sup> this 10mo 29. 1811*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *New Bedford 29. April ensuing at Noon* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

Touching the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Schooner & app<sup>y</sup>* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, his factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Schooner & app<sup>y</sup>* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, his executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*One & a quarter per cent per month warranted Seven & a half per cent in case of any loss*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Schooner & app<sup>y</sup>* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Schooner & app<sup>y</sup>* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twenty-ninth* day of the *Fourth* month, One thousand eight hundred and *Eleven*

*And the Schooner is agreed to be only make one passage to New Bedford to claim only one month premium if the vessel end there without any loss*  
*Joseph Dimmick* *Joseph Pickens Pres<sup>y</sup>*

Received of the President & Directors of the Mercantile Marine Insurance  
Company Three Hundred & Forty two Dollars \$342 in full for a  
partial Loss on the within Policy, Reserving to myself the right  
to claim of the Company the amount if any I may have to  
pay the Derby Fishing Company

June 17. 1812

\$342.26

Bradenburgh Cinnick



# Bedford Marine Insurance Co.

918

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Saml E. Leonard, agent Matthias Ellis*

*\$200* - to be assured, lost or not lost, *in the sum of two thousand Dollars on the*  
*Ship William & app (valued at two thousand Dollars premium*  
*not included) from Rochester to get all & every port or place she may*  
*or be obliged to visit within the limits here not South of*  
*Georgia on the term of seven calendar months, leaving the vessel on*  
*the twenty fifth day of this tenth month 1844 & ending on the twenty ninth*  
*day of the fifth month next ensuing at Noon with liberty to stop*  
*this policy at any time after two months saying as many months as*  
*shall come*  
 whereof is Master for this present voyage, *M. Ellis* or whosoever else shall be Master  
 in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called;  
 —Beginning the Adventure upon the said *Ship the 29 of this Tenth month 1844*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *the 5mo: 29. next ensuing at Noon* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & co* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *this* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & co* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *this* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*One quarter Cent & month warrant Eight &*  
*three quarters % in case of any Loss*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & co* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & co* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *thirtieth* day of the *Tenth* month, One thousand eight hundred and *Eleven*.

*Geo Howland Secy*

*John Ricketts Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

Butler 1600 David Hathaway 1000 Owen Kimms 1000 Stephen  
Nye \$900 & Joshua Cushing \$800

to be assured, lost or not lost, in the Sum of Fifty Three hundred Dollars on  
*Mrs. Four Thousand Dollars on the Brig Penelope & appraised*  
*at Sixty four hundred Dollars premium not included, thirteen*  
*hundred Dollars on her Freight & Cargo at & from Baltimore to*  
*Carden & at & from thence back to her port of discharge in the*  
*United States, North of Georgia with liberty to go to two of*  
*the four following places, viz London, Porto, Gibraltar & the*  
*and the Bonds*  
 whereof is Master for this present voyage, *Joshua Cushing* or whosoever else shall be Master  
 in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
 —Beginning the Adventure upon the said *Brig &c.*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *A. B. C. D. E. F. G. H. I. J. K. L. M. N. O. P. Q. R. S. T. U. V. W. X. Y. Z.*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the *Sea, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master,* (unless the assured be owner of the vessel) or *Mariners,* and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship &c* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship &c* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

Seven  $\text{fl}^{\text{e}}$  to return two  $\text{fl}^{\text{e}}$  should she go only to Cadix & back & one  $\text{fl}^{\text{e}}$  should go to one more port only.

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Pris de* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the *sum* by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Pris de* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this Fourth day of the Month month, One thousand eight hundred and Eighty.

A B. In case of Capture or Detention the assured shall not abandon  
 Share of Six Months after notice thereof shall be given to this Office  
 unless sooner condemned — The Co. are not liable for wages or  
 provisions, except in case of General Average  
 Geo Hawtorn Ldg Joseph Parker Pres<sup>t</sup>

To the President & Directors of the Boston Marine  
Insurance Company Twenty Eight Dollars & 4 Cents in  
full for a general average and the within Policy

June 29, 1812,

Joshua Cushing

\$28.04



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John Howland 3<sup>d</sup>*  
to be assured, lost or not lost, *in the Sum of Five hundred Dollars on the Ship Libby Gray & app<sup>s</sup> (valued at Twelve thousand Dollars premium not deducted from Book in City Point)*

whereof is Master for this present voyage, *H Howland* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, is or shall be named or called: —Beginning the Adventure upon the said *Ship from New York*

as aforesaid, and to contingence and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *City Point* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app<sup>s</sup>* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app<sup>s</sup>* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Two per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app<sup>s</sup>* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & app<sup>s</sup>* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *first* day of the *Eleventh* month, One thousand eight hundred and *Eleven*

*Geo Howland Sec<sup>y</sup>* *Joseph Buckton Pres<sup>t</sup>*





921

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Sam Mitchell*  
\$12000 to be assured, lost or not lost, in the Sum of Twelve Thousand Dollars on the Cargo of the Ship Martha at & from Nantucket to London.

whereof is Master for this present voyage, or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Cargo at Nantucket*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *London*

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Cargo*, his factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Four & a half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Seventh* day of the *Eleventh* month, One thousand eight hundred and *Eleven*

*N.B. The usual 6 months Clause*

*Geo Howland Secy*

*Jon<sup>th</sup> Ricketson Pres<sup>r</sup>*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Attenton Delano himself \$1200 per Warren Delano \$7000*  
*Samuel Church \$1400 & Ruben Russell \$1300*

*\$10600* to be assured, lost or not lost; in the Sum of Ten thousand Six hundred Dollars on the Ship Arab & affr. Tatum at Twenty two thousand four hundred Dollars premium inclusive of at & from London to her port of discharge in the United States not South of Georgia

Whereof is Master for this present voyage, *Warren Delano* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: Beginning the Adventure upon the said *Ship at London*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge*

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & affr* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *then* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & affr* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *then* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Three & a half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & affr* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & affr* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *seventh* day of the *Eleventh* month, One thousand eight hundred and *Eleven*

*J. B. With the usual Six months Clause*

*Geo. Howland Secy*

*Joseph Ricketson Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*William Rotch Jun & Sons*

10900 to be assured, lost or not lost, *in the Sum of Ten thousand Dollars* on the Ship *Sally & Outfits* in a Whaling Vessel at & from the Pacific Ocean during her stay & during there & elsewhere & until her arrival at New Bedford with liberty to touch for refreshments as usual, Say Six thousand Dollars on the Ship & one thousand Dollars on her Outfits of Ship Value at Eight thousand Dollars & her Outfits at Seven thousand Dollars premium be included.

whereof is Master for this present voyage, or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Ship & Outfits*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *New Bedford*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & Outfits* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Mariners*, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & Outfits* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Eight per cent.*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & Outfits* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum, by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & Outfits* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Seventh* day of the *Eleventh* month, One thousand eight hundred and *Eleven*

*And One fifth of the Cashings of said Ship shall be considered as out for the use of the expendant thereof.*

*In case of Capture or Detention hereunder, shall not abandon short of six months after notice thereof shall be given to this Office unless sooner condemned.*

*Geo. H. Norton Secy*

*Joseph Ricketts Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Daniel Ricketson & Son for themselves & the other Owners*  
17000 to be assured, lost or not lost, *in the Sum of Twelve Thousand Dollars on*  
*the Ship Foster & app<sup>r</sup> (Value at Fifteen Thousand dol-*  
*lar premium included) out & from Charleston S.C. to Ny-*  
*month England & back to her port of discharge*  
*in the United States, not South Georgia with liberty to go to*  
*a French Port in England & also liberty to go to the Cape de*  
*Nord*

whereof is Master for this present voyage, *Lewis Tuley* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said *Ship at Charleston*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *her port of discharge* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app<sup>r</sup>*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Manufacturers, servants,*  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app<sup>r</sup>*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Five per cent to return on what per cent should the not go to a second*  
*Port in England & so on per cent should the not go to the Cape de Nord*  
*also per cent if the vessel go to the port of New York if it end at*  
*the second Port & so on without any loss*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app<sup>r</sup>* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Ship & app<sup>r</sup>* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Seventh*  
day of the *Eleventh* month, One thousand eight hundred and *Eleven*

*W.D. In case of capture or detention the premium shall not abate*  
*any more than in months after notice thereof shall be given to this*  
*Office unless sooner condemned.*

*Lo. Brown Secy*

*William Hamilton & J. Directors*  
*Comd Grinnell*

Jan 14. '83 Rec<sup>d</sup> of the President & Directors Three Thousand Dollars  
in full or Less as the within Policy settles by Compromise  
\$3000. in behalf the Owners  
Law Ricketson Sen



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Benj. Lincoln for himself & the other Owners,*

*12000* to be assured, lost or not lost, in the sum of twelve thousand dollars on the ship *Agueda* & app<sup>r</sup> fixtures at fifteen thousand dollars, premium not included, at & from New Orleans to Sappello River in Georgia & at & from thence to one of the usual places of discharging timber at the Kings Dock & Harbours, England, & at & from thence to her port of discharge in the United States not South of Georgia with liberty to ~~land~~ go to a foreign port in England, or the Cape de Verde

whereof is Master for this present voyage, or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Ship*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app<sup>r</sup>* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Ship & app<sup>r</sup>* or any part thereof, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app<sup>r</sup>* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *Ship* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Five per cent to return One per cent the other return direct back from the first port in England to return four per cent the residue and all the first port in England & three per cent at the second port & the residue end without any loss*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app<sup>r</sup>* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & app<sup>r</sup>* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Eleventh* day of the *Eleventh* month, One thousand eight hundred and *Eleven*

*W.B. The Union Six Months claim*

*Geo Howland Secy*

*Joseph Rickerson Pres*

*The Co have given liberty for the within named ship to go to New Orleans from which can the residue is to end there for the consideration of five per cent to be returned, thence she not go there & the residue end without any loss*

*5 mo 2. 1812*

*Joseph Rickerson Ret*

No<sup>o</sup> 21 1844 of the President: Deutscher One Hundred  
& Twenty Dollars in full for return premium on the  
within Policy  
\$120.-                      Benjamin Franklin



# Bedford Marine Insurance Co. 926

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Paul Gardner for himself & others concerned*  
\$12000 to be assured, lost or not lost, *in the Sum of Twelve Thousand Dollars on the Cargo*  
*of the Ship Rose at & from Canton to Nantucket with*  
*Liberty to touch at any place for to trade or for refreshment*

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said *Cargo at Canton*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *Nantucket* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mark and Counter  
Mark, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Cargo*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Cargo*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Five & 1/2%*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Cargo* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said *Cargo* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flux-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fourteenth*  
day of the *Eleventh* month, One thousand eight hundred and *Eleven*

*With the usual broker's note*

*Geo Howard Secy*

*Joseph Pickens Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

900 *Men Fishing 500 Mr Gibbs 300 & John Gannon \$100*  
to be assured, lost or not lost, *in the sum of nine thousand Dollars in the*  
*Pris Mr Richmond & app Natural Four thousand Dollars*  
*from Norfolk at 1 from Fredericksburg Virginia to Lisbon*  
*& at 1 from there back to her port of discharge in the U S*  
*not South of Georgia with liberty to go to any other*  
*port in Spain or Portugal*

whereof is Master for this present voyage, *J Gibbs* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said *Pris*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *then port of discharge* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

Touching the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariner, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Pris & app*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *then* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Pris & app*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *then*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Six per centum One per centum on the return due*  
*from Lisbon & there per cent of the risk and there & no less*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Pris* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Pris* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fifteenth*  
day of the *Eleventh* month, One thousand eight hundred and *thirteen*

*W B In care of Captain &*

*Geo Howland Secy*

*Joseph Ricketson Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*700* *Mr Harris 150 Mr Gibbs 100 & John Carver 50*  
to be assured, lost or not lost, *in the sum of three thousand dollars on*  
*the freight of the Brig Mr Richmond at & from*  
*Fredericksburg Virginia to Lisbon*

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said

*P Gibbs*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

*Lisbon*

aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Three per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this

day of the *Eleventh* month, One thousand eight hundred and *Eleven*

*And in case of Capture or detention the assured shall not abandon ship & six months after notice thereof shall be given to this office unless sooner condemned.*

*The Co are not liable for wages or provisions except in case of General Average*

*Geo Howard Secy*

*Joseph Ricketts Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Eleven Pairs for himself \$2000 & for Tyler Pair \$2000*

*\$1000*

to be assured, lost or not lost, in the Sum of Four Thousand Dollars in the Ship *Youngs* of a *1/2* valued at twenty thousand Dollars in minimum included from *two* *thousand* to her port of Loading in Georgia & out from thence to one of the usual places of discharging timber at the Kings Dockhouses in England & out from thence back to her port of discharge in the United States, not South of Georgia, with liberty to go either to a second port in England, *France, St. Ubes, Lisbon or West Cape Verde.*

whereof is Master for this present voyage, *Tyler Pair* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Ship*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & apprs* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *them* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & apprs* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *them* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Eleven & a half per cent to return One hundred per cent she return back from the first Port for per cent if the vessel touch at the first port or there if the vessel touch at the second Port without any loss*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & apprs* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & apprs* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fifteenth* day of the *Eleventh* month, One thousand eight hundred and *Eleven*

*A. B. In case of Capture or Detention the assured shall not abandon the*

*Geo Howard Secy*

*Joseph Ricketson Pres*

Recd 1 mo 4. 1813 of the President & Directors Sixty Dollars in full for  
return premium on the southern Policy, Thos. & James



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Cornelius Grinnell \$3000 M Howland \$2000 John H Howland \$2000  
Deborah Grinnell \$1000*

*\$8000* to be assured, lost or not lost, in the sum of Eight thousand Dollars on the Ship  
Yankee & app. valued at Twenty thousand Dollars premium included  
from New York to her port of loading in Georgia & at thence thence  
back to her port of discharge in the United States not including Georgia  
with liberty to go either to a Seaport in England, Ireland, Wales,  
Lisbon or the Cape Verde

whereof is Master for this present voyage, *John Raine* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Ship*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *her port of discharge* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app.*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app.*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Eleven & a half per centum on & a half should the return back from  
the last port or four per cent should the risk end at the first Port  
or three per cent if the risk end at the second Port & no loss*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app.* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Ship & app.* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *1st*  
day of the *Eleventh* month, One thousand eight hundred and *Eleven*

*Wm A. Suman of Captain &c*

*Geo Howland Secy*

*Joseph Ricketson Pres*

Dec 19, 1812 One Hundred & Twenty Dollars  
in full for return premium on the within Policy  
Cornelius Grinnell



Mr Joseph Richardson

Bedford Mass Oct 20

Fairhaven 5 Augt 1812

Mr Joseph Ricketson

Sir

I request you to note  
that I stop the Policy on the Sloop *Hannah*  
from this day

Yours Very Respectfully

Stephen Merriken

1812. 8mo  
1811 11mo  
9-

|                                                          |              |
|----------------------------------------------------------|--------------|
| 6 mos a $1/4$ Pl <sup>ty</sup> is $7/4$ Pl <sup>ty</sup> | 112.50       |
| on \$1500 -                                              |              |
| 3 mos a $3/4$ Pl <sup>ty</sup> is $2/4$ Pl <sup>ty</sup> | 32.75        |
| Policy                                                   | 1            |
|                                                          | <hr/> 147.25 |



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

to be assured, lost or not lost, in the Sum of Fifteen hundred Dollars on the  
 Voyage Hecmet Gap & returned at the Sum insured premium included)  
 to sail at all & every Port or place she may go to or touch at Coast  
 there within the U.S., on the term of twelve Calendar Months beginning  
 the seven on this fourteenth day of the Eleventh Mo<sup>r</sup> 1844 when in  
 5 min. at ten Landing on the fourteenth day the Eleventh Mo<sup>r</sup> (Nov<sup>r</sup>)  
 next ensuing (1842) at noon with liberty to stop, this Policy at  
 any time after two months having as many months as shall  
 be named  
 whereof is Master for this present voyage, *James H. Mariner* or whosoever else shall be Master  
 in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
 —Beginning the Adventure upon the said *Block on the 14<sup>th</sup> day*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at 11 mo: 14<sup>th</sup> next ensuing (1812) at St. Leon aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the *Sea, Men of War, Fire, Enemies, Pirates, Rovers, arailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality seuer, Barratry of the Masters*, (unless the assured be owner of the vessel) or *Mariners*, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & cargo*, or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & cargo*, or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of *1 per month*.

One quarter of £1000 to be paid to the said seven or half of £1000 in case of any loss within that time of three quarters of £1000 in the sea two quarters of £1000 to be paid to the said seven or half of £1000 in case of any loss after the said time.

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Sheep & App* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Sheep & App* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fourteen* day of the *Fifteenth* month, One thousand eight hundred and *Eighty*.

Q. & A. The Co are exempted from wages provisions should be made or  
any extreme in case of resistance & from Exile or Excommunication  
before Power whatever but they are to take the danger of the  
Leas & fire ~~the~~ <sup>the</sup> ~~even~~ <sup>even</sup> wholly restrained & afterwards  
Geo Houston & Co J Joseph Ricketson Jr





932

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Israel Frains \$ 250 & Alfred Gibbs 250*  
500 to be assured, lost or not lost, *in the Sum of Five hundred Dollars*  
*on the Ship John & Henry for the intended and two other*  
*said Dollars premium included) at Span Rocks*  
*to Swedenmark*

whereof is Master for this present voyage, *Aden Ming* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said *Ship*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *Savannah*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & cargo* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *My factors, servants,* and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*One & a half per cent*  
AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fourteenth* day of the *Eleventh* month, One thousand eight hundred and *Eleven*

*Geo. H. Winter* *Joseph Rukshan*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

750 *Gibbs & Shaw 500 & M<sup>r</sup> Clark 250*  
to be assured, lost or not lost, *in the sum of Seven hundred & fifty Dollars*  
*on the Sloop John & Henry Vahp's venture at Two*  
*hundred Dollars from* *Swanwick* *from Rochester*  
*to Savannah*

whereof is Master for this present voyage, *Aden King* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
Beginning the Adventure upon the said *Sloop*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *Swanwick* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Sloop & Vahp* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Factors, servants,* and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Sloop & Vahp* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *M<sup>r</sup>* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*One & a half per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Sloop & Vahp* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Sloop & Vahp* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty first* day of the *Eleventh* month, One thousand eight hundred and *Eleven*

*Geo Howland Secy*

*Joseph Puckett Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Henry Gibbs*  
to be assured, lost or not lost, in the sum of Four hundred Dollars on the *Good John & Henry Dobb*, Valued at Two Hundred Dollars, *included from New York to Savannah*

whereof is Master for this present voyage, *Alden Weig* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Good*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *Savannah*

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Good John & Henry Dobb* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, his factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Good John & Henry Dobb* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, his executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*One & a half per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Good John & Henry Dobb* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Good John & Henry Dobb* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty second* day of the *Eleventh* month, One thousand eight hundred and *Eleven*

*John Howland Esq*

*John Howland Esq*  
*John Howland Esq*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause  
*Carl Church for Eliza Ruggles \$1200 Alfred Kendrick \$800 John Clapp \$800 Thomas Thell \$800*  
to be assured, lost or not lost, *in the sum of thirty six hundred Dollars on the Brig Caroline & Co. value at six thousand Dollar premium included at from a new port to Baltimore*

whereof is Master for this present voyage, *Timothy Mearns* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Brig*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *Baltimore*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Brig & Co.* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Brig & Co.* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*One & a half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Brig & Co.* aforesaid, prior: in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Brig & Co.* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twentieth* day of the *Eleventh* month, One thousand eight hundred and *Eleven*

*Geo Howland Secy*

*Geo Howland Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John & James Howland \$6000 & Benj Howland \$2000*  
8000 to be assured, lost or not lost, in the sum of Eight thousand Dollars on the Ship *Frank & app* valued at Nine thousand Dollars for premium not included of all from New York to any two ports between Cape Finister & Gibraltar the latter inclusive & all from thence back to her port of discharge in the United States not South of Georgia with liberty to go to St Ubes or the Cape de Verde

whereof is Master for this present voyage, *Jos H Allen* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: Beginning the Adventure upon the said *Ship & app*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

Touching the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Minors*, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Six & a half per cent to return one per cent should the vessel only go to only one port be hind beside St Ubes or the Cape de Verde*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & app* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fourth* day of the *twelfth* month, One thousand eight hundred and *Eleven*

*N.B. In case of Capture or Detention the amount shall not abandon shall of Six months after notice thereof shall be given to this office under seal and endorsement*  
*John Howland Secy* *Joseph Pickman Pres*



The 6<sup>th</sup> June 1812 Eighty Dollars in full for return  
premiums on the within Policy  
\$80. John St. Hovland

# Bedford Marine Insurance Co. 937

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Send Tripp \$500 & Seth Stevens \$800*

*1300* to be assured, lost or not lost, in the sum of *Thirteen hundred Dollars* on the *Ship Lydia* of *Portsmouth* at *Eighteen hundred Dollars* per annum not including at home but payable to & at all every port or place she may go to or touch at or coastwise within the United States not South of Georgia for the term of *twelve Calendar Months* with liberty to *stop* this Insurance after six months beginning the risk on this fourth day of the *twelfth* month 1811 *terminating on the fourth day of the twelfth month next ensuing at Noon*

whereof is Master for this present voyage, *Seth Stevens* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: Beginning the Adventure upon the said *Ship this 4<sup>th</sup> day of 12mo: 1811*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *the 4<sup>th</sup> day of 12mo next ensuing at Noon* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & cargo* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*One half of 12 months warranted six p.c. in case of Loss with in six months - if continued twelve months ten p.c.*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fourth* 4<sup>th</sup> day of the *twelfth* month, One thousand eight hundred and *Eleven*

*The Co are exempted from Eastern condemnation or detention but they are to take the danger of the seas & fire even which restrain Galleons as*  
*Geo Haskins Secy* *Joseph Ricketson Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*James & Faber \$6000 Wm J Russell \$1250*  
*Wm Severance \$1500 & Com Grinnell \$1000*  
to be assured, lost or not lost,

*12750* in the sum of twelve thousand seven  
hundred & fifty Dollars on the Ship Lorenzo & app  
(Nature of Seventeen thousand Dollars premium not  
included at from New Bedford to Charleston

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
Beginning the Adventure upon the said *Ship*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *Charleston*

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Ship & app*  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *Ship*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*One & a half per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said *Ship & app* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fourth*  
day of the *twelfth* month, One thousand eight hundred and *Eleven*

*Geo Howard Secy* *Joseph Ruckman Pres*



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*From, Heller in the sum of two hundred dollars*  
to be assured, lost or not lost, *on Property in board the Ship Masterson*  
*on a Whaling Voyage at & from the Pacific Ocean during*  
*her stay & cruise there & elsewhere until her arrival at*  
*New Bedford*

whereof is Master for this present voyage, *Gardner* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Property*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *New Bedford*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Property* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Property* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Six per cent*

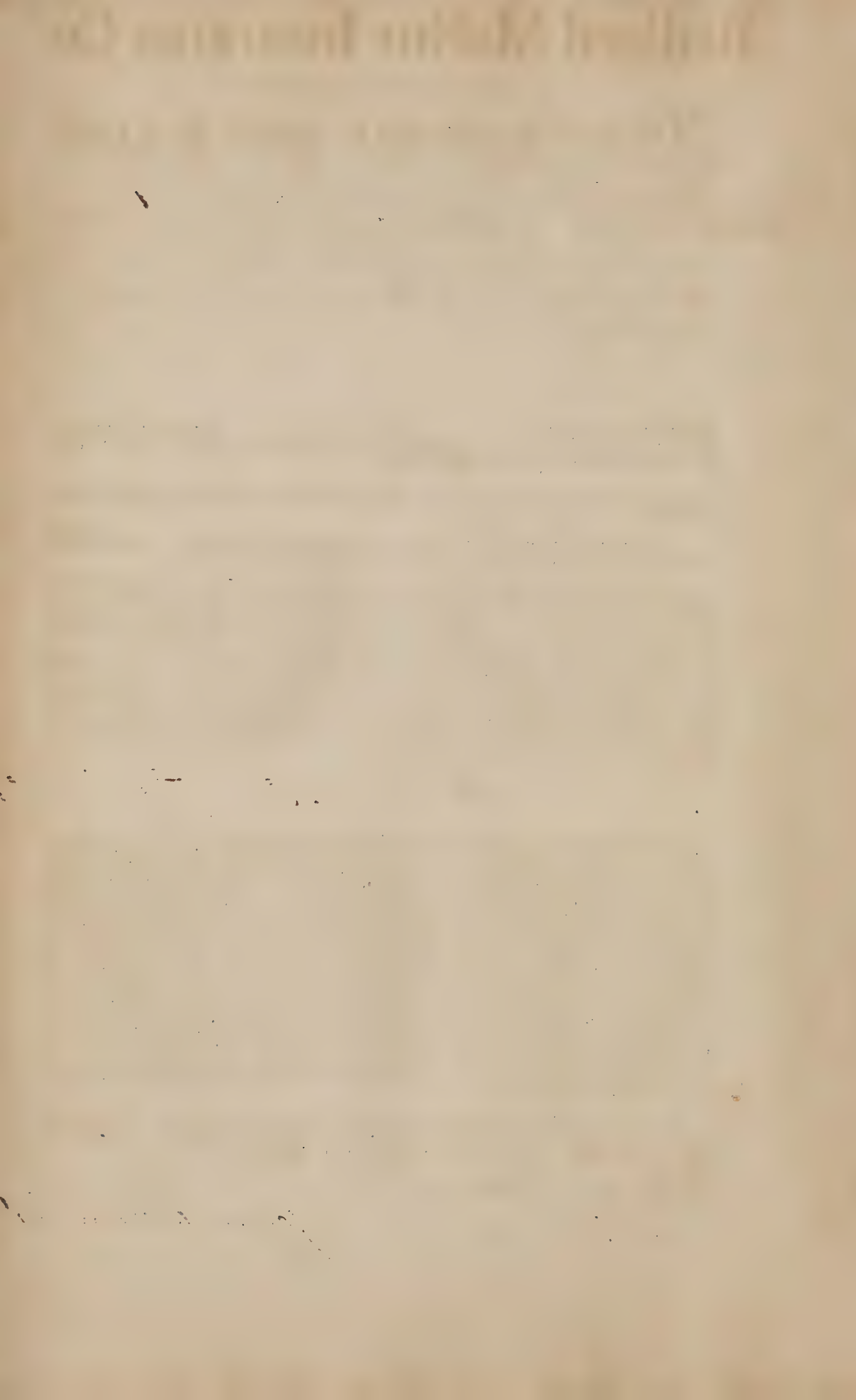
AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Property* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Property* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Sixth* day of the *August* month, One thousand eight hundred and *Eleven*

*J. B. In Name of Captain &c*  
*Geo Howland Secy*

*John B. Pike Pres*





# Bedford Marine Insurance Co.

1940

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*David Ruckelshaus & Son & David Lowmy*

4000 to be assured, lost or not lost, in the sum of four thousand Dollars on the ship *Manus* run by *James* at *London* *thousand Dollars* premium, not included at *Spain* *New Bedford* to *St. Mary's River*, *Belle River* or *Cambridge* *County* *Val* *from* *there* to one of the usual places of discharging timber at the *Kings Dockyard* in *England* *Val* *from* *there* back to her port of discharge in the *United States* *not* *South* of *Georgia* with liberty to go to a second port in *England* or the *Cape de Verde*

whereof is Master for this present voyage, *David Lowmy* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Ship at New Bedford*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & cargo* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Five % to return one % should she not go either to the second port in England nor the Cape de Verde, to return from the Cape at the first port in England, & four % if at the second port of the voyage and without any less*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Seventh* day of the *twelfth* month, One thousand eight hundred and *Eleven*

*Attest In presence of Captain & Geo Howard Lee*

*Jonathan Ruckelshaus Pres*  
*Seth Russell Secy*  
*Godwin Howard*

Per Amos 2. 1813. The President & Directors of The Pacific Marine  
Insurance Company. <sup>5000</sup> ~~The sum of~~ One Hundred & Sixty Dollars  
return premium on the within policy.  
\$160. -  
J. A. Rickelton Secy



o

John Delano \$6000 Levi Jerney \$1000 Joshua Delano \$1000

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the *Sears, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master,* (unless the assured be owner of the vessel) or *Mariners,* and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & cargo* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, *as* and after the rate of

AND it is hereby agreed, that if the assured have made any other assurance upon the *Stack & off* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Stack & off* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

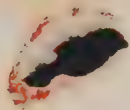
IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *death* day of the *twelfth* month, One thousand eight hundred and *Eighteen*

day of the <sup>Month</sup> month, One thousand eight hundred and <sup>6</sup> 6 am

N B, In case of capture or detention the persons shall not abandon shore of six  
months after notice. There shall be given to this Office unless sooner confirmed &  
The Company have agreed to make the following return Mission in can the  
circumstances without any loss. Viz: two fth to the 20 north to the second part in the  
United Kingdom near the Cape de Verde - one fth if the 20 south one fth plus  
five fth if the upper end at the first part in the United Kingdom - four fth if  
it end at the second part & also one fth more if the not so to Savannah  
Eight fth if the upper end but Savannah & nine fth if it end at  
Charleston Geo Hubbard Secy Joseph Pike Hon Secy

This is to certify that in settling the premium on the within  
Policy Seven hundred Dollars was returned, Levi Jennings,  
June 19, 1887

No. 2  
Lithons



The inclosed note is presented  
for Discount by  
Albert Russell  
of the Bank of Montreal

Received of the Bank of Montreal



362  
 Robert Russell  
 27<sup>th</sup> Nov. 1808  
 10m<sup>o</sup> 31. 60 1350-

2 Jan 3  
 14.18

1000  
 1000  
 1000

1538.54  
 1415.67  
 2954.21  
 13  
 31  
 12  
 68

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

Jonathan Allen \$2150 & Thomas Allen \$1100  
 3280 to be assured, lost or not lost, in the sum of thirty two hundred fifty Dollars ~~two~~ <sup>four</sup> hundred Dollars on the Schooner How & appertains at Twenty Eight hundred Dollars <sup>per</sup> not included Eight hundred Dollars on her Freight Valued at Twenty hundred Dollars <sup>per</sup> not included & One thousand fifty Dollars on her Cargo at & from Boston to Cape Verde ~~while there & at from there back to her port of discharge in the United States north & south of Georgia~~ whereof is Master for this present voyage, Matthew H. Mayo or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said ~~Sch'r at Boston~~

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at ~~her port of discharge~~ aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

Touching the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprizals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said ~~Sch'r~~ — and in case of any loss or misfortune, it shall be lawful, to and for the assured, his factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said ~~Sch'r~~ or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, his executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Six per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the ~~Sch'r~~ aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said ~~Sch'r~~ subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this ~~Seventh~~ day of the ~~Twelfth~~ month, One thousand eight hundred and ~~Eighteen~~

N.B. The Company are not liable in wages or provisions except in case of general average — In case of capture or detention the amount shall not abandon Short & Six Months after notice must be given to this Office unless sooner condemned  
 Geo Howard Secy Joseph Ruckman Pres





943

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Frederic May* to be assured, lost or not lost, *2200* in the sum of twenty two hundred Dollars on the Cargo of the Schooner *Keno* at *Upon Boston to Tenuffi* (which lies at *St Enur* in *Oratava* in that Island & set from thence back to her port of discharge in the United States, not South of *Georgia*

whereof is Master for this present voyage, *Matthew H Mayo* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Cargo at Boston*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge*

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the *Seas*, *Men of War*, *Fire*, *Enemies*, *Pirates*, *Rovers*, assailing *Thieves*, *Jettisons*, *Letters of Mart and Counter Mart*, *Surprisals*, *Takings at Sea*, *Arrests*, *Restraints* and *Detainments of all Kings*, *Princes* or *People*, of what nation, condition, or quality soever, *Barratry of the Master*, (unless the assured be owner of the vessel) or *Mariners*, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Cargo*, or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Sir P<sup>l</sup>*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on *Sugar*, *Flax-Seed*, *Bread*, *Tobacco*, and *Rice*, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on *Salt*, *Grain*, *Hemp*, *Fish*, *Fruit*, *Hides*, *Skins*, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Seventh* day of the *twelfth* month, One thousand eight hundred and *Eleven*

*John In Bond Captain*  
*Geo Rowland Esq*

*Joseph Pinkham Pres<sup>t</sup>*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John Johnson in the sum of Four thousand Dollars*  
*\$4000* to be assured, lost or not lost, *in the Ship Emulous & app<sup>r</sup> (Value of Freight*  
*inousand Dollars, premium included & app<sup>r</sup> upon her cargo to*  
*Charleston S.C. with liberty to go from thence to Savannah*  
*or from thence to a port in the United Kingdom of Great*  
*Britain & from thence back to her port of discharge in*  
*the United States not South of Georgia with liberty to go to a*  
*second port in the United Kingdom & also the Cape de Verde*  
 whereof is Master for this present voyage, *Silas Allen* or whosoever else shall be Master  
 in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
 Beginning the Adventure upon the said *Ship at New Bedford*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app<sup>r</sup>* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to add for the assured, *his* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app<sup>r</sup>* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Ten and a half per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app<sup>r</sup>* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & app<sup>r</sup>* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Tenth* day of the *Twelfth* month, One thousand eight hundred and *Eleven*

*P. B. In case of Capture or Detention the assured shall not abandon the ship  
 six months after notice thereof shall be given to this Office unless sooner demanded.  
 The Company have agreed to make the following return premium in case the  
 vessel is lost, without any loss. viz two per cent. should she go neither to the second port in  
 the United Kingdom, nor the Cape de Verde - one per cent. if she go to only one those places -  
 Five per cent. if the vessel at the first port in the United Kingdom Four per cent. if it end at  
 the second port & also an half per cent. more should she not go to Savannah - Eight  
 & a half per cent. if the vessel end at Savannah - Nine per cent. if it end at Charleston.  
 Geo. Woodland Secy Joseph Rickerson Pres*



No 944  
Paid 10. 1811

John Johnson  
Ship Embarked

\$41000 - 10/2/100 420.-  
Policy - 1  
Note at ymo's \$421.-  
Due ymo 10. 1812

Received the 28<sup>th</sup> - 1816 from the  
President of the <sup>Board of</sup> Marine Insurance  
Company my note dated December the 10<sup>th</sup> - 1811  
by me giving him Seventy one Dollar  
\$71.-

John Johnson

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John Johnson in the Sum Four Thousand Dollars*  
4000 to be assured, lost or not lost, *in the Ship Cumberland & Co's Vessel*  
*Twenty Thousand Dollars sum insured at & from New*  
*Madrid Charleston, S.C., with liberty to go from thence to Savannah*  
*and back to a port in the United Kingdom &*  
*at & from thence back to her port of discharge in the United States*  
*not South of Georgia with liberty to go to a second port in*  
*the United Kingdom & also to the Cape de Verdes*

whereof is Master for this present voyage, *Alfonso Allen* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Ship at New Madrid*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & cargo* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Ten & a half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twelfth* day of the *fourth* month, One thousand eight hundred and *thirteen*

*M. J. In case of Capture or Detention the assured shall not allow*  
*don & short of his vessel, after which time it shall be given to this office*  
*unless sooner condemned.*

*The Company have agreed to make the following return*  
*for the risk and without loss. 1st If the vessel go to a second port*  
*in the U Kingdom or Cape Verde, and if it only anchor there 5th If the*  
*risk end at the first port in the U Kingdom. 6th If it end at the second port & also an half*  
*per cent more if the vessel go to Savannah. 8th If the risk end at Savannah*  
*& 9th If it end at Charleston*  
*Joseph Buckston. Secy*





945

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*\$3000* John Johnson in the Sum of Three Thousand Dollars  
to be assured, lost or not lost, on the Ship *Emulous* Capt. *Trained* at  
Twenty Thousand Dollars from *me* insured / at & from  
New Bedford to Charleston S.C., & at & from thence  
to Savannah

whereof is Master for this present voyage, *John Allen* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Ship & Capt. at New Bedford*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *Savannah* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & Capt.*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & Capt.*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Two per cent. to return on half A.C. should the vessel  
end at Charleston without any loss*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & Capt.* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Ship & Capt.* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Tenth*  
day of the *fourth* month, One thousand eight hundred and *Eleven*

*Geo Howard Secy Joseph Ruckman Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*\$1000*  
*Daw Rake Hou Han for Lewis Toley*  
to be assured, lost or not lost, in the sum of six hundred pounds for the freight of the ship *Walter* at & from *London* to the place of discharge at one of the Kings Dock yards in *England* for the property to be insured under this Policy,

whereof is Master for this present voyage, *Lewis Toley* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Seven p.c.*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Seventeenth* day of the *twelfth* month, One thousand eight hundred and *Eleven*

*In case of detention or detention the insured shall not abandon ship & six months notice shall be given to this office before being condemned - the Assurers are not liable for wages or provisions except in case of general average for the duration of the voyage.*



# Report of the Board of Directors

of the [illegible] Company  
for the year ending [illegible]

[illegible text]

[illegible text]

[illegible text]

[illegible text]

[illegible text]

[illegible text]

[illegible text]

[illegible text]

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*\$200* *Assurance Sum in the sum of Two hundred Dollars*  
to be assured, lost or not lost, *on Property on Board the Ship "Hind"*  
*on a Whaling Voyage out from the Pacific Ocean*  
*during her stay & Cruise there & elsewhere until her*  
*arrival at New Bedford*

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
Beginning the Adventure upon the said *Property*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *New Bedford*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprizals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Property*,  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Property*,  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
into them for this Assurance, by the assured, at and after the rate of

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Property* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Property* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty-fifth*  
day of the *month* month, One thousand eight hundred and *eighteen*

*In case of Capt. H. C.*  
*Geo. Rowland Esq.*

*Joseph Pickman Pres.*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

7000 Robert Hillman James Hillman Jonathan Hillman & Sons being  
to be assured, lost or not lost, in the Ship *Virginia* (rated at *Seventeen Thousand Dollars*) from *New York* to *New York*

whereof is Master for this present voyage, *James Hillman* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Ship*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *New York* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the *Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said Ship & cargo* and any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Ship & cargo* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *Ship* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*One & a quarter per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twenty first* day of the *March* month, One thousand eight hundred and *Eighty*

*Geo. Howard Lee*

*Benjamin Pickens*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*\$1000* to be assured, lost or not lost,

*Ernest Congdon for an American. Men Esq*  
*in the sum of Two thousand Dollars*  
*on the Ship Virginia & Co's' valued at Sixteen*  
*thousand Dollars, premium included, out of span*  
*New Bedford to New York*

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said

*John Hillman*  
*Ship*

or whosoever else shall be Master

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

*New York*

aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & cargo* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *the factors, servants,* and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*One & a quarter per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this

day of the

*fourth*

month, One thousand eight hundred and

*thirteen*

years

*Eleven*

*Twenty Sixth*

*1813*

*Geo. Howard Lee*

*Joseph Richardson Secy*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Vaah Dexter in the Sum of One Thousand Dollars*  
*\$1000* to be assured, lost or not lost; on Schooner *Sally & app* (valued at  
*forty five hundred Dollars, premium not included*)  
from *Rochester* to *New York* with liberty to touch  
at *New York*

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said

*Philip Boing*  
*Sally*

or whosoever else shall be Master

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *New York* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Sally & app*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Sally & app*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Two & a half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Sally & app* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Sally & app* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twenty second*  
day of the *month* month, One thousand eight hundred and *Eleven*

*Geo Howland Secy*

*Joseph Burke Pres*





951

# Bedford Marine Insurance Co.

Levanted 4mo 1812<sup>15</sup>  
on Risque 4 months

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*\$1200* *Stephen Henshaw in the Sum of Twelve hundred Dollars*  
to be assured, lost or not lost, *on the Cargo of the Ship Hermit at New Bedford to L. Ball & every port or place she may go to or touch at or between within the limits of the term of Sea Calendar months insuring the sum in this twenty eighth day of the twelfth month 1811 & ending on the twenty eighth day of the sixth month 1812 next ensuing a. b. with liberty to stop this Policy at any time after two months paying at many months & shall commence*  
whereof is Master for this present voyage, *James Henshaw* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Cargo this 12mo 28. 1811*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *New Bedford 28. next ensuing*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *this* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*One & a quarter per cent per month warranted Sea & Fire in case of loss previous to the premium amounting to that sum & seven & a half per cent per annum*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty eighth* day of the *twelfth* month, One thousand eight hundred and *Eleven*

*Geo. Henshaw Secy*

*Joseph R. M. Pres*





952

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*1500* *Mr H. Allen in the sum of fifteen hundred Dollars*  
to be assured, lost or not lost, *on the ship Boston & export to London & four*  
*hundred Dollars per annum not included in it from New*  
*York to Wilmington North Carolina*

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said

*R. Lewis*

or whosoever else shall be Master  
aforesaid.

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *Wilmington*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *ship & cargo*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *ship & cargo*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *this*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*One & a half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *ship & cargo* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said *ship & cargo* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twenty Eighth*  
day of the *June* month, One thousand eight hundred and *Seventy*

*Robt Howard Secy*

*John H. Pickens Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*3000* *George Howland* to be assured, lost or not lost, in the sum of *Three Thousand Dollars* on the *Sloop Eusea* then Tacked at New Bedford and before premium not introduced from New Bedford to New York for it from there to New York to New Bedford

whereof is Master for this present voyage, *A. Simmons* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called : —Beginning the Adventure upon the said *Sloop*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *New Bedford* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the *Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said Sloop & appurtenances, factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said Sloop & appurtenances, or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, his executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of*

*Four per cent*  
AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Sloop & appurtenances* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance : And in case of any assurance upon the said *Sloop & appurtenances* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twelfth* day of the *twelfth* month, One thousand eight hundred and *Eleven*

*Geo Howland Secy* *John A. Richardson Pres*





954

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

2000 *Edward & Thomas Pope*  
to be assured, lost or not lost, in the Sum of Two Thousand Dollars  
on the *John Thomas & Co* & app<sup>r</sup> (value not three  
thousand Dollars premium not including a 1%  
from Boston in New Bedford

whereof is Master for this present voyage, *Edw Gilbert* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *New Bedford*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *New Bedford* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *John Thomas & Co*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *John Thomas & Co*  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *John Thomas & Co*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *John Thomas & Co*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Two per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *John Thomas & Co* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *John Thomas & Co* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fourth*  
day of the *first* month, One thousand eight hundred and *seventy*

*Geo Howard Secy* *Joseph R. Ketchum Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE *BEDFORD MARINE INSURANCE COMPANY*, Do by these PRESENTS cause

82250 John Howland 3 in the sum of twenty two hundred fifty Dollars,  
to be assured, lost or not lost, on the Ship Silver Gray & app<sup>o</sup> Value of  
at Twelve thousand Dollars premium not included, at Span  
city Point de Cadix & at Span thence back to her port of  
discharge no. Santos, Georgia, with liberty to go Gibraltar  
Lisbon or Oporto

whereof is Master for this present voyage, *J. Totten* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Ship*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the *Sea, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettions, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Masters*, (unless the assured be owner of the vessel) or *Mariners*, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & contents* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & contents* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

Six  $\frac{1}{2}$  to return, One  $\frac{1}{2}$  to the return direct back from  
Cadix & to return three  $\frac{1}{2}$  to the usque end at Cadix & no less

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Seventh* day of the *month* *April*, One thousand eight hundred and *Eighty*

SB In case of Captin H

Geo Howard Esq

Reverend Dear Sir



# Journal of the American Medical Association

Published Weekly, except on Sundays, Holidays, and Days when the Session of the American Medical Association is in Progress

Subscription Price, \$5.00 per Annum in Advance

Single Copies, 15 Cents

Entered as Second-Class Matter, October 3, 1902, under Post Office No. 109, at Chicago, Ill., under Act of October 3, 1917. Postage paid at Chicago, Ill., and at additional mailing offices. Postmaster: Send address changes in this journal to JOURNAL OF THE AMERICAN MEDICAL ASSOCIATION, 535 North Dearborn Street, Chicago, Ill. 60610.

Acceptance for mailing at special rate of postage provided for in Act of October 3, 1917, authorized on July 1, 1968.

Copyright, 1968, by American Medical Association. All rights reserved. Reproduction of this journal in whole or in part without the written permission of the American Medical Association is prohibited. Printed in the United States of America.

Second-Class Postage paid at Chicago, Ill., and at additional mailing offices. Postmaster: Send address changes in this journal to JOURNAL OF THE AMERICAN MEDICAL ASSOCIATION, 535 North Dearborn Street, Chicago, Ill. 60610.

Subscription Price, \$5.00 per Annum in Advance

Single Copies, 15 Cents

Entered as Second-Class Matter, October 3, 1902, under Post Office No. 109, at Chicago, Ill., under Act of October 3, 1917. Postage paid at Chicago, Ill., and at additional mailing offices. Postmaster: Send address changes in this journal to JOURNAL OF THE AMERICAN MEDICAL ASSOCIATION, 535 North Dearborn Street, Chicago, Ill. 60610.

Acceptance for mailing at special rate of postage provided for in Act of October 3, 1917, authorized on July 1, 1968.

Copyright, 1968, by American Medical Association. All rights reserved. Reproduction of this journal in whole or in part without the written permission of the American Medical Association is prohibited. Printed in the United States of America.

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John H. Norton* Hereby themselves & *John L. D. Hart*, Sales  
\$3000 - to be assured, lost or not lost, in the sum of three thousand dollars on the  
voyage of the ship *Thimble* as shown in the list of the  
Charleston or Norfolk if to the latter liberty to go to either Port  
Timon or Richmond

whereof is Master for this present voyage, *L. Howell* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
Beginning the Adventure upon the said *Cargo at New Bedford*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *Charleston, Port Timon or Richmond* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Cargo* *Thimble* factors, servants,  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Thimble* assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Cargo*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *Thimble*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*One & a half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Cargo* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Cargo* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Eight*  
day of the *Month* month, One thousand eight hundred and *Twelve*

*John H. Norton*

*John L. D. Hart*

# Journal of the American Medical Association

Published Weekly, except on Sundays, Holidays, and Days when the Session of Congress is in Progress

Subscription Price, \$5.00 per Annum in Advance. Single Copies, 15 Cents. Entered as Second-Class Matter, October 3, 1902, under Post Office No. 396, at Chicago, Ill., under special rate of Post Office No. 396, at Chicago, Ill., under special rate of Post Office No. 396, at Chicago, Ill.

Published by the American Medical Association, 535 North Dearborn Street, Chicago, Ill. 60610. Telephone: 5-2121. Cable: 5-2121. Telegram: 5-2121. Post Office: 5-2121. Second-Class Postage Paid at Chicago, Ill., under Post Office No. 396, at Chicago, Ill., under special rate of Post Office No. 396, at Chicago, Ill., under special rate of Post Office No. 396, at Chicago, Ill.

Copyright, 1954, by American Medical Association. All rights reserved. Printed in the United States of America. No. 10,000. Second-Class Postage Paid at Chicago, Ill., under Post Office No. 396, at Chicago, Ill., under special rate of Post Office No. 396, at Chicago, Ill., under special rate of Post Office No. 396, at Chicago, Ill.

Subscription orders, notices of change of address, and all correspondence should be sent to the American Medical Association, 535 North Dearborn Street, Chicago, Ill. 60610. Telephone: 5-2121. Cable: 5-2121. Telegram: 5-2121. Post Office: 5-2121. Second-Class Postage Paid at Chicago, Ill., under Post Office No. 396, at Chicago, Ill., under special rate of Post Office No. 396, at Chicago, Ill., under special rate of Post Office No. 396, at Chicago, Ill.

Published by the American Medical Association, 535 North Dearborn Street, Chicago, Ill. 60610. Telephone: 5-2121. Cable: 5-2121. Telegram: 5-2121. Post Office: 5-2121. Second-Class Postage Paid at Chicago, Ill., under Post Office No. 396, at Chicago, Ill., under special rate of Post Office No. 396, at Chicago, Ill., under special rate of Post Office No. 396, at Chicago, Ill.



# Bedford Marine Insurance Co.

Devoted ~~and~~ Yours 3 months

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE *BEDFORD MARINE INSURANCE COMPANY*, Do by these PRESENTS cause

Joseph H. Howland House, 18th & Broadway, & Homer Lake & July 1861

5/200

to be assured, lost or not lost, in the sum of twelve hundred Dollars see the Mass  
Fishing Ship Capt. Vardine of Newber hundred Dollars, sum<sup>in</sup> included, at  
of Newber hundred to get all Government on place she would go to  
or touch at Noantime within the United States not South of Geo-  
ria in the term of Six calendar months, beginning the sixteenth day of this  
Eighth day of the first month 1812 & ending on the Eighth day of the fol-  
lowing month, commencing at noon with liberty to that, this Policy  
a continuance of three months or more or more months as shall  
convenience,

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *1<sup>st</sup> of this month 1812* or whosoever else shall be Master

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at Ymas & Makinimal Bay

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the *Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master*, (unless the assured be owner of the vessel) or *Mariners*, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & Goods* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & Goods* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Sugar, Flax Seed* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Sugar, Flax Seed* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skin*, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding; provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Eight* day of the *April* month, One thousand eight hundred and *Twelve*.

Geo Hawkins Esq Joseph Pickens Pres





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*4800* *to be assured, lost or not lost,* *in the sum of Forty Eight Hundred Dollars*  
*on the Brig Caroline Talbot (Voted at Sea Thousand Dollars*  
*premium included) at from Baltimore to Savannah*  
*4800 for himself \$1000 for Elisha Ruggles \$1200. The Hendrix \$800*  
*John Clapp 800 Simons \$1000 for 800 Geo B. Vye 600 + Wm. Bartlett 8200*

whereof is Master for this present voyage, *Simons* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: Beginning the Adventure upon the said *Brig Talbot* at *Baltimore* *the twenty fourth ultimo:*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *Savannah*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Brig Talbot* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Brig Talbot* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*One & a half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Brig Talbot* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Brig Talbot* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Eighth* day of the *first* month, One thousand eight hundred and *Twelve*

*Geo. Howard Secy* *Joseph Ricketts Pres*





# Bedford Marine Insurance Co.

959

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Robert Hillman James Hillman Jan<sup>r</sup> Hillman & Sons M<sup>rs</sup>*  
\$1000 to be assured, lost or not lost, in the sum of One thousand Dollars  
on the Ship *Virginia* & app<sup>s</sup> (valued at Sixteen  
thousand Dollars premium included) at & from New  
Bedford to New York

whereof is Master for this present voyage, *Jan<sup>r</sup> Hillman* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said *Ship at New Bedford*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *New York*

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app<sup>s</sup>*,  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app<sup>s</sup>*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*One & a quarter %*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app<sup>s</sup>* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said *Ship & app<sup>s</sup>* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twelfth*  
day of the *first* month, One thousand eight hundred and *Twelve*

*Geo Rowland Secy* *Joseph Richardson Pres*





# Bedford Marine Insurance Co. 960

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Assured: Allen in the sum of Three Hundred Dollars*  
\$300 to be assured, lost or not lost, *on the Cargo of the Sloop Hannah*  
*Sally from New Bedford to one man River*  
*in the Chesapeake Bay from a trading voyage*  
*that from there either to New Bedford or Char-*  
*ton.*

whereof is Master for this present voyage, *Holden Allen* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Cargo*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *New Bedford or Charleston* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Cargo*,  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *by* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Cargo*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Three per cent*  
AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Cargo* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Cargo* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twelfth*  
day of the *first* month, One thousand eight hundred and *twelve*

*Geo Rowland Perry* *Joseph Rutledge Pres*



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Manarah Kempton*

to be assured, lost or not lost,

*in the sum of Six hundred Fifty Dollars on the Ship Tension Capt. valued at Twelve thousand Dollars. Premium not included from New York to Savannah with liberty to touch at New York*

whereof is Master for this present voyage,

in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:

—Beginning the Adventure upon the said

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said Ship & cargo, factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said Ship & cargo, or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, his executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Two per centum on the value of the cargo at touch & return time respectively & the ship & cargo to be insured without any loss*

And it is hereby agreed, that if the assured shall have made any other assurance upon the Ship & cargo aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said Ship & cargo subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this

day of the *first* month, One thousand eight hundred and *Twelve*

*Geo Howland Pres*

*Joseph Richardson Secy*





962

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*George Howland for Cornelius Howland 3<sup>rd</sup>*  
\$800 to be assured, lost or not lost, in the sum of Eight Hundred Dollars,  
on the Freight of the Ship *Howland* at from Savannah  
to *Woolwich* England.

whereof is Master for this present voyage, *Cornelius Howland 3<sup>rd</sup>* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *freight at Savannah*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *Woolwich*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *freight*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *and* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *freight*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Five Flats*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *15<sup>th</sup>*  
day of the *1<sup>st</sup>* month, One thousand eight hundred and *Twelve*

*W<sup>th</sup> In case of capture or detention the vessel shall not abandon  
and the sum shall be paid after proof thereof shall be given to the office  
unless some convenience. The vessel is liable for wages or provisions  
except in case of general average*  
*Geo Howland Secy* *Joseph Ricketts Pres*











# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Stowers & Co to \$3300 & M. J. Lawrence to \$2000*

*10000* to be assured, lost or not lost, *on the sum of Ten Thousand Dollars on the ship Louisa of the port of Charleston South Carolina bound for Liverpool & to be discharged in the United States West South of Georgia*

whereof is Master for this present voyage, *P. C. Randon* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Ship at Charleston*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & cargo* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, their executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Six p.c. to return two p.c. shall be paid to the assured at Liverpool without any loss*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fourth* day of the *first* month, One thousand eight hundred and *twelve*

*W. B. In case of Captain Dr Geo Houston Secy*

*Joseph Richardson Pres*





965  
Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

1880  
1812  
to be assured, lost or not lost, *for the sum of Eight hundred & Eighty Dollars* the cargo of the Schooner *Excelsior* at *San Francisco* to *the Mauritius* & *at from there back to her port of discharge in the United States and South Georgia*

whereof is Master for this present voyage, *J Perry* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *cargo*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *cargo*, or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *cargo* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *James* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *First* day of the *March* month, One thousand eight hundred and *Twelve*

*Wm Incan of Captain*  
*Geo Rowland Lee*

*Joseph Pickens Pres*

Dec 29<sup>th</sup> 1812. of the President & Directors fifteen Dollars  
& 80 cents in full for 1 Return premium on the last Policy  
Sherris Park



966

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

640 *Seth Russell & Son for Robert H. Maxwell*  
to be assured, lost or not lost, in the *Ship the Harriet of S. very Dollars*  
*in cargo on board the Ship cargo of Iron. and several*  
*Government guns from the State of California with liberty to*  
*ship in same from San Francisco to load and unload in vessels*

whereof is Master for this present voyage, *Robert H. Maxwell* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Oil*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *Charleston* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the *Sea, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter*  
*Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,*  
*or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,*  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Oil*,  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Oil*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Two per cent*  
AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Oil* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Oil* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twenty*  
day of the *Second* month, One thousand eight hundred and *Twelve*

*Geo. K. Weston Secy* *Joseph H. Weston Pres*











# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*James Martineau, Lemuel C. Williams, J. Charles, Esq.*  
 \$5000 to be assured, lost or not lost, in the sum of five thousand Dollars on the Schooner  
*Edmund & Co. Boston* bound at the same time & place as above  
 to the Havannah or the Havannah or both & back  
 from there to the place of discharge in the Winter Months and  
 South of Georgia

whereof is Master for this present voyage, *John A. King* or whosoever else shall be Master  
 in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
 —Beginning the Adventure upon the said *Schooner Edmund & Co.*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
 hours in safety at *the port of discharge* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
 if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
 voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Marque and Counter  
 March, Surprises, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
 or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
 and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Schooner Edmund & Co.*  
 or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Edmund & Co.* factors, servants,  
 and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Schooner Edmund & Co.*  
 or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
 proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
 and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *Edmund & Co.*  
 executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
 unto them for this Assurance, by the assured, at and after the rate of

*Six per cent. to return the premium to the assured, and to the so to out, and to the  
 Master, & the vessel, and without any loss*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Schooner Edmund & Co.* aforesaid,  
 prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
 assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
 premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
 assurance: And in case of any assurance upon the said *Schooner Edmund & Co.* subsequent in date to this Policy, the said  
 INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
 contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
 same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
 such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
 and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
 parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
 seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
 assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
 partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
 the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
 provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
 this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
 be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
 name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fourth*  
 day of the *second* month, One thousand eight hundred and *twelve*

*John A. King*  
*Geo. Howard, Secy*

*John A. King*

Received Twenty Dollars in full for return premium on the within  
Policy - \$20.  
Attest Boston Dec 21. 1812

James S. Williams



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*to be assured, lost or not lost, the sum of Six Thousand Dollars*  
*on the Ship John Gifford, Master James Gifford, bound from New Bedford to Charleston or Savannah*

whereof is Master for this present voyage, *Wm. Coggeshall* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: Beginning the Adventure upon the said *twelfth month last the first day of the* as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariner, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & cargo* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fourth* day of the *second* month, One thousand eight hundred and *Twelve*

*Geo. Howland Secy*

*Jos. W. Richardson Pres*

Dec 9. 1871  
To the Hon. Secy of the Interior  
Washington D.C.  
Dear Sir  
I have the honor to acknowledge the receipt of your letter of the 2nd inst. in relation to the application of the 1st of Dec. 1871 for a patent for an improvement in the mode of constructing a road.  
Very respectfully,  
J. S. [Signature]



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

to be assured, lost or not lost,

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said

or whosoever else shall be Master  
aforesaid.

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said vessel, cargo, or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, his executors, administrators, assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said vessel, cargo, or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, his executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

And it is hereby agreed, that if the assured shall have made any other assurance upon the

And it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this day of the Second month, One thousand eight hundred and Twelve



Rd Memo<sup>y</sup> 1812 Insured & Deputy five Dollars  
in full for return premium on the within Policy  
\$225                      With 2 p.c.

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

to be assured, lost or not lost,

the freight of the Ship 'Aquino' at & from Rio de Janeiro to Woodwick (England)

whereof is Master for this present voyage, or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

AND it is hereby agreed, that if the assured shall have made any other assurance upon the prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this day of the month, One thousand eight hundred and

Second month, Twelve





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE *BEDFORD MARINE INSURANCE COMPANY*, Do by these PRESENTS cause

5000

to be assured, lost or not lost,

to be assured, lost or not lost, The sum of Five thousand Dollars viz.  
Nine hundred Dollars on the Schoep Friendship & app<sup>o</sup> 1000  
Eight hundred Dollars on the Schoep Friendship & app<sup>o</sup> 1000  
and port on the Schoep Friendship & app<sup>o</sup> 1000  
open on the Schoep Friendship & app<sup>o</sup> 1000  
The sum of Five thousand Dollars viz.  
Nine hundred Dollars on the Schoep Friendship & app<sup>o</sup> 1000  
Eight hundred Dollars on the Schoep Friendship & app<sup>o</sup> 1000  
and port on the Schoep Friendship & app<sup>o</sup> 1000  
open on the Schoep Friendship & app<sup>o</sup> 1000

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other  
——Beginning the Adventure upon the sa

David Howell  
or name or names the said vessel, or Master  
said *Joseph H. Hargreaves*

or whosoever else shall be Master

of, is or shall be named or called:

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

Her part of discharge

aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the *Sear, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners,* and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship, Cargo* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship, Cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

Six f C. to return One f C. to the go to my hand in the  
 the of the & the is send in the any less

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Goods* *hereinafter* *mentioned*, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Goods* *hereinafter* *mentioned* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this 16<sup>th</sup> day of the 10<sup>th</sup> month, One thousand eight hundred and 81.

*N.B. In case of Captivity &c*

The 1<sup>st</sup> of June is the day of the year when the  
 sun is at the equinox. The day is the  
 day of the year when the sun is at the equinox.

Dec 18mo 7, 1812 of the President & Directors One Hundred  
Forty Six Dollars & 36 Cents in full for a general average  
on the within Policy. —  
\$146.36 Joseph Howard & Son



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*750* *Humphrey Hathaway for Joseph A Bailey*  
to be assured, lost or not lost, *in the sum of Seven Hundred Fifty*  
*on the Ship Silver Gray Vap's, value and Twelve thousand*  
*Dollars, premium included, at New York, from the Cape*  
*La Wharin thence back to her port of discharge on the Atlantic*  
*at South of Cape Verde with liberty to go to any one or more*  
*of the following places viz Lisbon, Gibraltar or the Cape Verde,*

whereof is Master for this present voyage, *John M. Potter* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
Beginning the Adventure upon the said *Ship*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *her port of discharge* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & cargo*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & cargo*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Seven per centum* *two* *the not 20, together with*  
*which liberty is given on One per cent if to any one of the*  
*require and without any loss*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & cargo* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said *Ship & cargo* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twelfth*  
day of the *second* month, One thousand eight hundred and *twelve*

*W B Duncan of Boston &c*

*John M Potter Secy*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*£ 230* to be assured, lost or not lost, *in the sum of twenty two hundred & thirty £*  
*on the ship Virginia of 1000 tons, bound to London*  
*from there to any one or two of the following ports, viz*  
*London, Cadiz, Gibraltar & at upon thence back to her port of*  
*charge in the Atlantic Ocean, and South of Georgia, with liberty to*  
*proceed from either port to the first or second port to either St. Albans or*  
*Liverpool, thence to the United States, as aforesaid. One Eighth of*  
*said ship, cargo & freight at the sum insured premium included.*

whereof is Master for this present voyage, *John Williamson* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Ship*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *the port of discharge* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & cargo*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & cargo*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*one & a half per cent. to return one per cent. to be one of the*  
*first names of ports also an half more if St. Albans is not used, & also*  
*one per cent. more if Liverpool is not used & the risk and without any loss*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & cargo* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Ship & cargo* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Tenth*  
day of the *Second* month, One thousand eight hundred and *Twelve*

*AB In can of Capt. J. W.*

*Geo Rawland Secy*

*James Ricketson Pres*

Recd \$mo 22. 1812 of the President & Directors  
Seventy Eight Dollars & five Cents in full for return  
premium.  
\$78.05  
L. A. C. Congdon



275

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*William T Russell in the sum of three thousand Dollars*  
3000 to be assured, lost or not lost, *on the Ship Leeward of 1000 tons and 1000  
three hundred Dollars premium, not including a full year to a year  
to be paid upon them back to the port of discharge  
in the Trade State, not touching foreign*

whereof is Master for this present voyage, *McQuand* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Ship*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *the port of discharge* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship*, and any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship*, or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Five & a quarter per cent to return two & a half per cent  
if insured and at Liverpool without any loss*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Fourth* day of the *Second* month, One thousand eight hundred and *Twelve*.

*N B Secy of Captain &c*

*Geo Howland Secy*

*Joseph Pickens Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

500 *Five hundred Dollars*  
to be assured, lost or not lost, *on the Schooner Regulator* *James A. Tenny*  
*Five hundred Dollars premium not included at 10 per cent*  
*from New Bedford* *to any port or place she may go to touch at*  
*within the United States not South of Georgia*  
*within the term of Four Calendar Months* *beginning from this*  
*10th day of the month of June 1812* *you being on the 10th day of the*  
*month of June 1812* *signing with the Schooner this Policy at any*  
whereof is Master for this present voyage, *James A. Tenny* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Schooner this June 10. 1812*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *New Bedford* *at noon* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Schooner*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Schooner*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*One quarter per cent per month* *amounting to one per cent*  
*in case of any loss*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Schooner* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Schooner* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Tenth*  
day of the *second* month, One thousand eight hundred and *Twelve*

*Geo. K. Adams Secy* *Jon. M. Pike Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

to be assured, lost or not lost,

whereof is Master for this present voyage, or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: Beginning the Adventure upon the said

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

AND it is hereby agreed, that if the assured shall have made any other assurance upon the prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this day of the month, One thousand eight hundred and





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

to be assured, lost or not lost,

Whereof is Master for this present voyage, or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, their  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

AND it is hereby agreed, that if the assured shall have made any other assurance upon the  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this  
day of the second month, One thousand eight hundred and





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

to be assured, lost or not lost,

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said

or whosoever else shall be Master  
is or shall be named or called :

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

AND it is hereby agreed, that if the assured shall have made any other assurance upon the  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this  
day of the Second month, One thousand eight hundred and



Re<sup>d</sup> of the President & Directors of the Federal Marine Insurance  
Company. ~~Three~~ Three thousand Forty Three Dollars & 17 Cents  
in full for a General Average on the within Policy.

Jan 3<sup>d</sup> 1815.

John A. Howland

\$343. 17

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

to be assured, lost or not lost,

whereof is Master for this present voyage, or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called —Beginning the Adventure upon the said

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, their executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this

day of the Second month, One thousand eight hundred and

W B Incan of Cable &

for the same day

Joseph Richardson Pres

~~The & name given liberty for the within named Ship Thomas  
to come from the Marys to New Bedford or New York for the  
consolidation of one & a half <sup>per cent</sup> - And it is expressly under  
stood that the <sup>to</sup> are not <sup>to</sup> <sup>to</sup> shall be holden for any loss  
or damage in consequence of having made this endorsement  
& agreement since the <sup>to</sup> <sup>to</sup> <sup>to</sup> which they would not have been  
holden to pay had this endorsement & agreement not have  
been made excepting only the cargo from the Marys to New  
Bedford or New York  
For the Master of the Ship  
Joseph Ricketts Per<sup>t</sup>  
June 11. 1812~~



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

to be assured, lost or not lost,

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said

or whosoever else shall be Master

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

And it is hereby agreed, that if the assured shall have made any other assurance upon the  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this  
day of the Second month, One thousand eight hundred and

Attest in case of Captain &c

Geo. Montague Secy

Joseph R. R. Secy

Rec'd June 31, 1872 Seventy Five Dollars in full for return  
premium on the Northern Policy  
Jas. H. King



Two Hundred in the Sum of Four thousand Dollars

-to be assured, lost or not lost,

Joseph Reimptier  
me or frames the said vessel, or Master  
Vergelt

or whosoever else shall be Master  
of, is or shall be named or called :

1/2

aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the *Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprizals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master*, (unless the assured be owner of the vessel) or *Mariners*, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & cargo* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

And it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this 10th day of the 10th month, One thousand eight hundred and 1880.

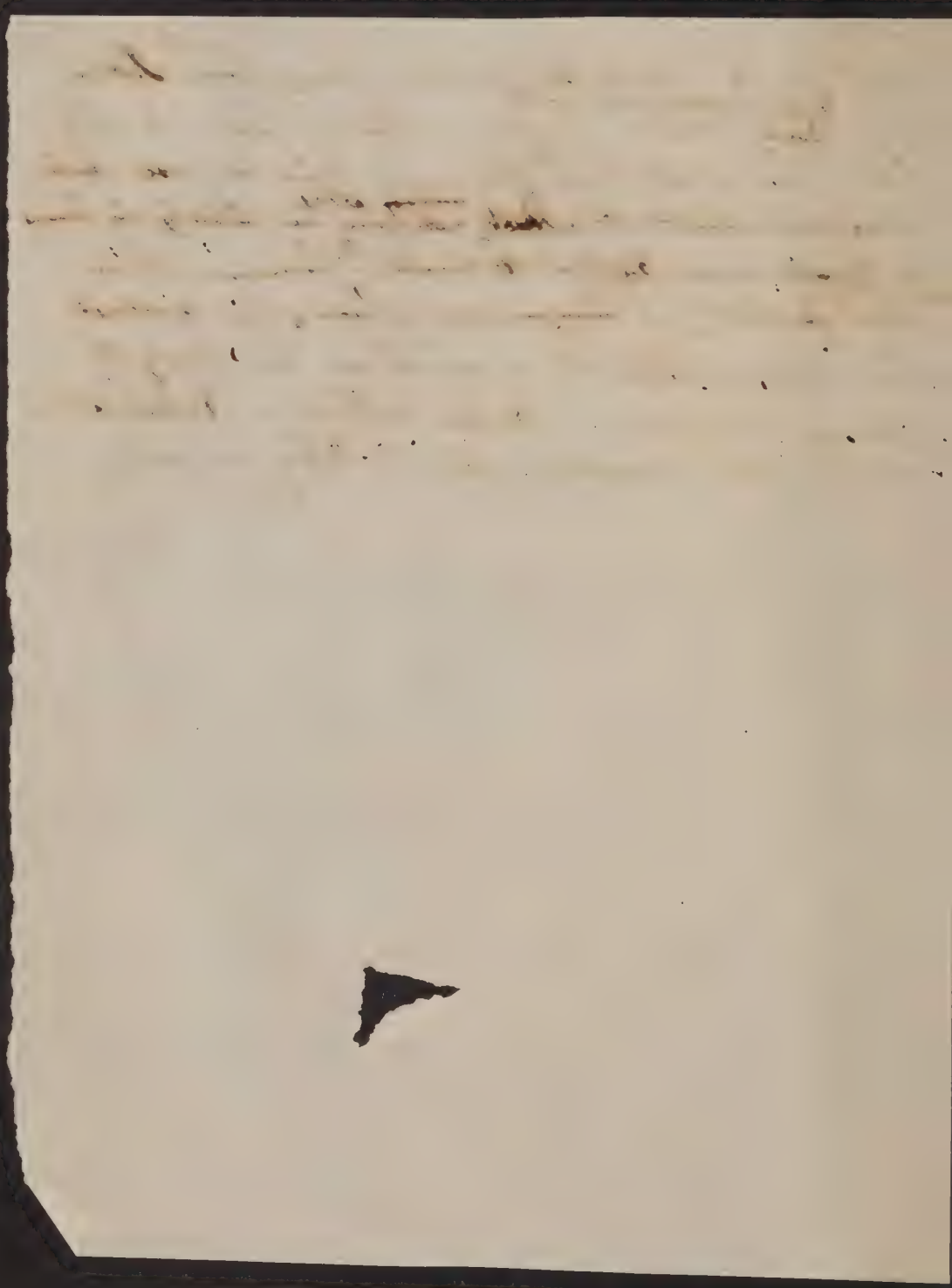
Mr B I can give, & then &c



The Company have given liberty for the within named  
Ship *Ann Alexander* to take a cargo at Drontheim & proceed  
from thence to a port in <sup>or Ireland</sup> England, without prejudice to this Policy  
provided she have a British License for that purpose: but it  
is understood this does not give liberty to proceed to England or Ireland  
in Ballast without a British License neither shall shall  
the going in Ballast effect this Policy any way.  
Nov 14. 1812

4mo 3. 1815 Received of the President & Directors of  
the British Marine Insurance Co. five hundred &  
Eighty six Dollars <sup>£12.</sup> in full for a General Average on  
the within Policy -  
\$ 986.12 per Howland

the to give <sup>L</sup> for the ship to take a cargo from <sup>at</sup> Dren  
them <sup>& proceed from thence to</sup> a port in England without prejudice to this  
Policy provided she has a <sup>British</sup> license for that purpose. ~~but~~  
it is understood this ~~that~~ <sup>license</sup> does ~~not~~ give her liberty to proceed  
to England in Ballast without a <sup>British</sup> license, neither  
<sup>this exception</sup> shall it <sup>the Policy</sup> affect any way ~~in case of going in Ballast~~  
but it is understood this does not give her liberty to  
proceed to England in Ballast without a British license  
neither shall this exception affect the Policy any way





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

to be assured, lost or not lost,

*the sum of Forty five thousand Dollars*  
*on the Ship, Cargo, Stores, Tackle, and Freight, of the*  
*Marine Insurance Company, to be discharged*  
*at Upon them back to the port of discharge in the*  
*United States, not South of Georgia,*

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said

*Ship & Cargo*  
*at Savannah*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

*the port of discharge*

aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & Cargo* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*one per cent. per annum*  
*at Liverpool. without any loss*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & Cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance : And in case of any assurance upon the said *Ship & Cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Eight* day of the *Month* month, One thousand eight hundred and *Twelve*

*J. B. In case of Capt. &*

*J. B. In case of Capt. &*

*Joseph Pickens Pres*



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

to be assured, lost or not lost,

whereof is Master for this present voyage, or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum; and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this day of the month, One thousand eight hundred and

B. In care of Captain

Geo Hartland Secy

Wm Ricketts Pres





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Stephen Delano* to himself & *Stephen Delano Junr*  
\$2000 — to be assured, lost or not lost, in the sum of two thousand dollars  
I *James L. Delano* do hereby certify that *John Thompson* & crew  
are not included at all from Providence to & at all  
from *Providence* to *London* at *Coast*  
in the *Atlantic* States, not south of *Georgia* for the term of three  
months, *beginning* on the *twentieth* day of *May*  
whereof is Master for this present voyage, *John Thompson* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *20th May*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *the 5th Nov. 20 next ensuing at Moon* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *John Thompson*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *John Thompson* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *John Thompson*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *John Thompson*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Three & three quarters per cent.*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *John Thompson* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *John Thompson* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty second*  
day of the *second* month, One thousand eight hundred and *twelve*

*James L. Delano* *John Thompson*





716

AND DIRECTORS OF THE *BEDFORD MARINE INSURANCE COMPANY*, Do by these PRESENTS cause

302.





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

to be assured, lost or not lost,

*The Brig Caroline Gaffey Watered at Sea & as said Policy  
was effected & all from Providence to & at New York  
the May 20 to or touch at Coastwise within the U.S. not to  
beginning the voyage on the twentieth day of this second mo.  
1812 & ending on the first day of the fifth mo. 1812  
at evening at Noon*

whereof is Master for this present voyage, *Tim. Wins* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Brig at Providence the 20<sup>th</sup> Inst*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *5 mo 20<sup>th</sup> mo 1812 evening at Noon* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Robbers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariner, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Brig Caroline*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *the factors, servants,*  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Brig Caroline*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *the*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Three & Three quarters %*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Brig Caroline* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Brig Caroline* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average: And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this  
day of the *second* month, One thousand eight hundred and *twelve*.

*Geo. Howard Esq*

*Joseph Rickerson Pres*

*The Company have agreed to continue this Policy on the Brig Caroline for one Month beginning on the 20<sup>th</sup> Inst & ending on the 20<sup>th</sup> of next month at Noon for the consideration of One & a quarter % on the sum of Twenty five hundred Dollars. Witness Charles Rogers Esq 1200  
And Kendrick Esq John Clark Esq Tim Wins Esq Geo B. Esq 1800  
5 mo 7. 1812. Joseph Rickerson Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

to be assured, lost or not lost,

Whereof is Master for this present voyage, *Wm B. Sturdy* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said *Only at Newport*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *San Blas* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the *Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said* *Ship & cargo*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & cargo*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *same* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said *same* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this  
day of the *Second* month, One thousand eight hundred and *Seventy*

*Geo. Howard Lee*

*John Richardson Secy*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

to be assured, lost or not lost,

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

Touching the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Robbers, assailing Thieves, Jettisons, Letters of Mart and Counter  
March, Surprizals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

And it is hereby agreed, that if the assured shall have made any other assurance upon the  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this  
day of the month, One thousand eight hundred and

(New form)

641  
120  
761

Rec<sup>d</sup> Jan 8. 1812. of the President & Directors of the  
Boston Marine Insurance Company Seven hundred  
& Sixty one Dollars in full for return premium on the  
within policy which is hereby confirmed, & the assured  
do hereby agreed to exonerate & discharge the Company  
from all losses & averages which may or shall hereafter  
accrue to the within named Ship Frances on the within  
Policy

Wm Rotch Jr

Sho<sup>t</sup> to have given liberty for the within named Ship  
Frances to come from St. Mary's to New Bedford for the  
consideration of One & half 1/2 cts. And it is expressly  
agreed & understood that the Company are not, neither  
shall they be holden for any loss or damage in consequence  
of having made this endorsement & agreement since the  
the Embargo has taking place which they would not agree  
have holden to pay had this ~~the~~ endorsement <sup>agreement</sup> not been  
made excepting only the risk from the  
St. Mary's to New Bedford

W 989. Dec 11. 1812



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*1000* to be assured, lost or not lost, in the body of *Four Thousand Dollars* worth of *the Ship Thomas* (value at *Six* thousand *Dollars*) *not insured from Boston* by *Mr May's* *Primer* *Ball* *River* *in* *London* *and* *South* *West* *Indies* *and* *all* *other* *places* *of* *discharge* *being* *bound* *at* *the* *King's* *Dock* *Wharf* *in* *England*.

whereof is Master for this present voyage, *Paul Howland* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: Beginning the Adventure upon the said *Freight from Rochester*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *one of the Kings Dock Wharfs in England* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Freight*, or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *the* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Freight* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Five per Cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Freight* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Freight* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *10th* day of the *10th* month, One thousand eight hundred and *1840*

*Bedford Marine Insurance Co. President & Secretary*  
*John P. Pickens*  
*John P. Pickens*  
*except in case of General Average*  
*John P. Pickens*



Recd June 8. 1812 of the President & Directors of the  
Pequot Marine Insurance Company, Two Hundred &  
Sixty One Dollars in full for return premium on the  
within Policy which is hereby compromised & the assured  
do hereby exonerate the Company ~~from~~ and discharge  
them from all losses or averages which may or shall  
hereafter accrue to the Freight of the within named  
Ship Frances on this Policy

Wm. Robert J. Jones

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

to be assured, lost or not lost,

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

AND it is hereby agreed, that if the assured shall have made any other assurance upon the  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured; as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this  
day of the month, One thousand eight hundred and

# THE NEW YORK PUBLIC LIBRARY

ASTOR LENOX TILDEN FOUNDATION  
455 FIFTH AVENUE, NEW YORK, N. Y.

RECEIVED

FROM THE

LIBRARY OF

THE NEW YORK PUBLIC LIBRARY

ASTOR LENOX TILDEN FOUNDATION

455 FIFTH AVENUE, NEW YORK, N. Y.

RECEIVED

FROM THE

LIBRARY OF

THE NEW YORK PUBLIC LIBRARY

ASTOR LENOX TILDEN FOUNDATION

455 FIFTH AVENUE, NEW YORK, N. Y.

RECEIVED

FROM THE

LIBRARY OF

THE NEW YORK PUBLIC LIBRARY

ASTOR LENOX TILDEN FOUNDATION

455 FIFTH AVENUE, NEW YORK, N. Y.



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

to be assured, lost or not lost,

whereof is Master for this present voyage, or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this  
day of the month, One thousand eight hundred and





# Bedford Marine Insurance Co.

993

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

to be assured, lost or not lost,

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said

or whosoever else shall be Master

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Cargo*, or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Cargo*, or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them, for this Assurance, by the assured, at and after the rate of

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this

day of the *Third* month, One thousand eight hundred and *Twelve*.

In Care of Captain &c

*John H. [illegible]*

*Joseph Richardson Pres't*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*£4000* to be assured, lost or not lost,

*in the Sum of Six Thousand Dollars on the  
Cargo of the Ship Catherine at present bound to  
Lisbon.*

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said

*Ebene Clark  
Cargo at New York*

or whosoever else shall be Master

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *Lisbon*

aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Cargo*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *then* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Cargo*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *then*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Two and a half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Cargo* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Cargo* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *14th*  
day of the *Month* month, One thousand eight hundred and *Twelve*

*Attest In Cap of Captain &c*

*For the Insurance Company*

*James M. Smith Secy*





995

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Am Rotch Junr Sons,*  
2000 to be assured, lost or not lost, in the Sum of Two thousand Dollars  
on the Freight of the Ship *Anders* (valued at  
Eight thousand Dollars premium included) at 5 per cent  
Savannah to be paid of discharge at one of the usual places  
of discharging timber out on Kings Dock in England

whereof is Master for this present voyage, *Joseph Perry* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Freight at Savannah*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *the Kings Dock wharf*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *English*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Freight*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Three & a half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Freight* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Freight* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fourth*  
day of the *Month* month, One thousand eight hundred and *fourteen*

*13 The Company are not liable for wages or provisions  
except in case of general average — And in case of capture or  
restraint the assured shall not abandon until the liberty shall  
be condoned or promise to have done been for more than  
restraint. Geo. Acourtson Secy Joseph R. Peterson Pres*





## 996

~~~~~

1500

St George  
of the Hall

Elmer White  
 name or names the said vessel, or Master thereof,  
 Sch<sup>r</sup> at Baltimore

The Company have given liberty for the Lutheran named  
Mort to go to London instead of towards Constantinople. He has then

at New Port of Spain a

he assured, *John D. [unclear]* factors, servants,  
y of the said *John D. [unclear]*

unto them for this Assurance, by me assured, at and after the rate of  
*Five & a half p<sup>ts</sup> to return One p<sup>ts</sup> for the return*  
*sent from Cadix & thereupon and without any loss*  
 I have made and other assurance upon the *1<sup>st</sup> 4<sup>th</sup>* foresaid.

the last three names  
 Joseph, Andrew, & John

B. In Care of Captain Dr  
Geo Rowland Secy

Joseph Richardson





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

to be assured, lost or not lost,

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors,  
administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

AND it is hereby agreed, that if the assured shall have made any other assurance upon the  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be counter-signed by their SECRETARY, at their Office in New-Bedford, this  
day of the month, One thousand eight hundred and

Rec Fifty Six Dollars & 25 Cents in full for return premium  
on the Southern Policy in behalf Joseph Tupper Charles Procter  
Dec 31. 1812 Lemuel Tupper



# Bedford Marine Insurance Co. <sup>798</sup>

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Joseph Supp. Hobbs & Co. Procter*  
to be assured, lost or not lost,

*on the cargo of the Brig Wash. from New Bedford  
to his port of loading in Virginia & all ports therein to  
be called on in Spain or Portugal*

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said

*John H. Hobbs*

or whosoever else shall be Master

*Largo*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *the port of Lisbon in Spain or Portugal* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Largo*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Largo* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Largo*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *Largo*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Three quarters per cent.  
on the cargo of the Brig Wash. from New Bedford  
to his port of loading in Spain or Portugal & all ports therein to  
be called on in Spain or Portugal*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Largo* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Largo* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *12th*  
day of the *Month* month, One thousand eight hundred and *Twelve*

*W B In Case of Capture &*

*See Note to L. & Co.*

*Joseph Supp. Hobbs & Co. Procter*

Pay Nine Dollars in full for return premium on the  
within Policy in behalf Joseph Tripp Hk<sup>d</sup> Prestu  
Decr 31. 1812 Lemuel Tripp



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*1750* to be assured, lost or not lost, *the Sum of twelve hundred & fifty Dollars*  
*the Brig M<sup>rs</sup> York*  
*bound to and from*  
*London to and from*  
*boarding in Virginia & at*  
*where to once three parts in Spain or Portugal & at*  
*Spain then back to her port of disch<sup>n</sup> in the N<sup>o</sup>*  
*not South of Georgia*

whereof is Master for this present voyage, or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Brig*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of disch<sup>n</sup>* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Brig* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Brig* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *Brig* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*say quarterly p<sup>er</sup> cent return three quarters p<sup>er</sup> cent*  
*the goods to be in Spain or Portugal & the ship to*  
*be at her port of disch<sup>n</sup>*  
AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Brig* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Brig* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be counter-signed by their SECRETARY, at their Office in New-Bedford, this *Twelve* day of the *Third* month, One thousand eight hundred and *Twelve*

*W B* James Clause  
*Geo Hawkins Secy*

*Joseph Buckton Secy*



Rec Twenty Eight Dollars & 12 cents in full for return  
premium on the within Policy Leonard Phipps  
Dec 31. 1812

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John Allen for himself & others concerned*  
to be assured, lost or not lost, *in the Ship of Eight Thousand Dollars*  
*the Cargo of the Ship bound at New York*  
*for New York*

whereof is Master for this present voyage, *John Gibbs* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Cargo at New York*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *New York* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Cargo* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*One per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Tenth* day of the *third* month, One thousand eight hundred and *twelve*

*Geo. Montague Secy*

*James P. Pineman Pres*





# Bedford Marine Insurance Co.

1001

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

10,000 *to be assured, lost or not lost, In the Sum of Ten Thousand Dollars on  
the Cargo of the Ship Emily at from New Bedford  
to New York*

whereof is Master for this present voyage, *L. Boston* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said *Cargo*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Accepted*  
AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twelfth*  
day of the *Third* month, One thousand eight hundred and *Twelve*

*Geo. Brewster Pres.*

*Joseph Ricketson Secy*



# Bedford Marine Insurance Co.

1902

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

500 *George Swain for Stephen West*  
to be assured, lost or not lost, *in the Sum of Five Hundred Dollars*  
*on the Ship Walker & outfit on a whaling voyage*  
*from New Bedford to the Pacific Ocean & elsewhere*  
*during her stay & fishing & until her arrival back to*  
*New Bedford with liberty to touch for refreshments*  
*as usual & Ship & outfit valued at Twenty One*  
*Thousand Dollars*

whereof is Master for this present voyage, *S. West* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at

aforesaid.  
AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Fourteen per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Eleventh*  
day of the *third* month, One thousand eight hundred and *seventy*

*100 One fifth of the Catchings & Ship shall be conri*  
*dered as outfit & in lieu of the Prohibition thereof*  
*& Amos Blann*  
*Geo. Acourt* *Levy* *Joseph Richardson* *Pres*





1003.

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Edu Saylor in the Sum of One thousand Dollars*

\$1000

to be assured, lost or not lost, on the *Sch "Sunderland" valued at two thousand Dollars from Little River north Carolina to a Market in the West Indies & at from there back to her port of discharge in the U.S. or New Orleans*

whereof is Master for this present voyage,

*Isaac Whelden*

or whosoever else shall be Master

in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:

—Beginning the Adventure upon the said *sch*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge in the U.S. or New Orleans* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the *Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Four & a half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twelfth* day of the *Month* month, One thousand eight hundred and *Twelve*

*4 M<sup>rs</sup> Claun*

*Geo Howard Secy*

*Joseph Buckleman Pres*

The 11<sup>th</sup> Nov 28. 1812 of the Prudent & virtuous of the Prudent  
Marine Insurance Company. Forty Six Dollars in 1<sup>st</sup> for  
all loss & damages in the Western Policy, Tenthers can-  
pension

Edw. A. Taylor



1004

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Com Grinnell for himself & others Owners*  
4500 to be assured, lost or not lost, *in the sum of Four thousand & five hundred*  
*Dollars on the Ship, Tipton & app; value with same sum*  
*includes at from N Bedford to Boston & at from there back to her*  
*port of discharge in the U.S. not South of Georgia with liberty to go*  
*to Genesee.*

whereof is Master for this present voyage, *Moore Rogers* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said *Ship*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *her port of discharge* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Five & a quarter per centum per annum & the ship shall not go to*  
*Genesee, or two & three quarters per centum per annum & the vessel and cargo shall not*  
*be claimed for any loss*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *thirtieth*  
day of the *third* month, One thousand eight hundred and *Twelve*

*4 Mos & 1/2*  
*Geo Howland Secy Joseph Rickson Pres*





1005

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

6000 *and Grinnell for himself & the other Owners*  
to be assured, lost or not lost, *in the sum of Ten thousand Dollars*  
*on the Cargo the Ship Lutan at Span Mus Breasted*  
*to Lisbon & back either from Lisbon or Teneriff to her port*  
*to discharge in the U.S. north of Georgia*

whereof is Master for this present voyage, *M Rogers* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said *Cargo*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the *Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter*  
*Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,*  
*or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,*  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
into them for this Assurance, by the assured, at and after the rate of

*Four & a half per cent. to return two per cent. when there be no*  
*Cargo back & when the risk is and without any loss*

And it is hereby agreed, that if the assured shall have made any other assurance upon the  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Martinh*  
day of the *third* month, One thousand eight hundred and *Twelve*

*H. M. Clam*  
*Geo. Howland Secy* *Joseph Ruckman Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*David Ruckman* *then for himself & David Lowrey*  
4000 to be assured, lost or not lost, in the sum of Four thousand Dollars on the  
Freight of the Ship *Thames* on at from *St. Mary's*  
Station at Six thousand Dollars premium included at from  
*St. Mary's* to her port of discharge at one of the *tenor* places  
of discharging *Timber* at the *King's Dock* houses in *England*

whereof is Master for this present voyage, *David Lowrey* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
Beginning the Adventure upon the said *Freight at St. Mary's*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *one of the King's Dock houses* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Freight*,  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *then* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Freight*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *then*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Three and half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Freight* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Freight* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *thirtieth*  
day of the *third* month, One thousand eight hundred and *Twelve*

*A. B. The Company are not liable for wages or provisions caught*  
*in case of General Average - In case of capture or restraint*  
*the Assured shall not abandon until the property shall be condemn*  
*ed or sover to have been for more than under detention*  
*Geo Hewland Secy* *Thos Swain Director*  
*John Hewland Jr Director*

First line of handwritten text.

Second line of handwritten text.

Third line of handwritten text.

Fourth line of handwritten text.

Fifth line of handwritten text.

Sixth line of handwritten text.

Seventh line of handwritten text.

Eighth line of handwritten text.

Ninth line of handwritten text.

Tenth line of handwritten text.

Eleventh line of handwritten text.

Twelfth line of handwritten text.

Thirteenth line of handwritten text.



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

\$5000 *Said Rodman in the Sum of Five thousand Dollars*  
to be assured, lost or not lost, *on Cotton on board the Ship Cens at*  
*from New Orleans to Liverpool*

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said

*Said Sayward*

or whosoever else shall be Master

*Cotton at New Orleans*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *Liverpool*

aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Three per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Eighth*  
day of the *Month* month, One thousand eight hundred and *Twelve*

*W B Ames*

*Geo Howard Secy*

*Joseph Ricketson Pres*

# Shakespeare and his contemporaries

by [illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE *BEDFORD MARINE INSURANCE COMPANY*, Do by these PRESENTS cause

John Coggeshall for himself & the other Owners of the Ship Mandarin  
\$10,000 to be assured, lost or not lost, in the Sum of Ten Thousand Dollars on the  
Ship Mandarin for her Return at Ten Thousand Dollars on  
Return not included at Spain to Savannah to London &  
at Spain there back to her port of discharge in the U.S. not  
South of Georgia with liberty to go to a second port in Spain  
or Portugal without the Mediterranean & also to Gibraltar

Whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other  
——Beginning the Adventure upon the said

Edinburgh

or whosoever else shall be Master

name or names the said vessel, or Master thereof, is or shall be  
*Ship of Toulhannok*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the *Sea, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counten Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master*, (unless the assured be owner of the vessel) or *Mariners*, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said

or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said

or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

I have & a quarter for portion this month \$6.75 the  
 nogeton & cians paid the same without any loss  
 also portion two to pay the not return back \$20.00 per.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this 11th day of the 11th month, One thousand eight hundred and 1866

day of the

Ann

month, One thousand eight hundred and

Twelve

MB 4 Mos. Leanne

4 Mos telam  
Geo. Howland Esq Joseph Richardson Esq



PAID June 2. 1812 Seventy Five Dollars in full for return premium  
on the within Policy - John Coggeshall per

1009

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*2500* *to be assured, lost or not lost, in the Ship "H. B. G. & Co. (Water & Steam)"*  
*Twenty five hundred Dollars*  
*Twenty*  
*hundred Dollars, premium not included, at 1 from Wilmington*  
*to New York, and from there back to the port of discharge*  
*in the United States, not South of Georgia*

whereof is Master for this present voyage, *M. Delano* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Ship*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Four & three quarters per cent. per annum, two quarters of 100*  
*the sum insured at Greenwich without Daily Fee*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship, cargo* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twenty first*  
day of the *Month* month, One thousand eight hundred and *Two*

*A. B. H. May & Co.*

*Geo. Howland Secy*

*John A. Nickerson Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE *BEDFORD MARINE INSURANCE COMPANY*, Do by these PRESENTS cause

4000 to be assured, lost or not lost, in the Ship of Four thousand Tons on the Freight of the Ship Independence (Tonnage at Eight Pence per Ton) premium included per from Every Port in London

whereof is Master for this present voyage, *John Ward* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the *Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettions, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master*, (unless the assured be owner of the vessel) or *Mariners*, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said factors, servants, or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

Thru Za Hall 72 C-1

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance : And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twenty* day of the *June* month, One thousand eight hundred and *Twelve*

W B 4 mo, Chas  
Geo Howland Dec 7

Joseph Richardson Pres<sup>t</sup>





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Sum of \$1500 Joseph & Bailey 350*  
to be assured, lost or not lost, *in the Sum of Eighteen hundred & fifty Dollars*  
*on the Freight of the Ship "The Gray" bound for New York*  
*Five Dollars premium included from "Caly" Bond to "Cady"*  
*with liberty to go to either Boston or Gibraltar to discharge*

whereof is Master for this present voyage, *J. Patten* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said factors, servants, or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Three & a quarter per cent. to be returned three quarters past 1st of the month of April without any loss*

And it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twenty third* day of the *Month* month, One thousand eight hundred and *Twelve*

*183* *4. M. Chase*  
*Geo Rowland Secy* *Joseph & Bailey Pres*





1012

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John Newton 3<sup>rd</sup> in the sum of Four hundred Dollars*  
\$400 to be assured, lost or not lost, on cargo on board the Schooner Gray,  
Bound at from Savannah New York

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

AND it is hereby agreed, that if the assured shall have made any other assurance upon the  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this  
day of the month, One thousand eight hundred and

*Geo Rowland Secy* *Joseph Ricketson Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*400* *to be assured, lost or not lost, on the freight of the Sct. Experiments Vessel at Twelve hundred Dollars premium included from New Bedford to either the Matanzas or the Havana or both & to return thence back to New Bedford*

whereof is Master for this present voyage, in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *freight*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *New Bedford*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality seever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Six p.c. to return. One p.c. to the go to only one of them & the residue end without any p.c.*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Eleventh* day of the *fourth* month, One thousand eight hundred and *Twelve*

*J.B. The Co. are not liable for wages or provisions except in case of General Average & Home's Clause*  
*Geo. Huntington* *Joseph Richardson Pres*

Recd. Deco 21. 1812 of the President & Directors Four Dollars in full  
for return, premium  
\$11- Lemuel Williams Jr.

43



No 1014.

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Silas Allen & Nathan Allen*  
\$900. to be assured, lost or not lost, *in the sum of Nine Hundred Dollars on the Schoop*  
*Hannah Sally & app (Value at Eighteen Hundred Dollars premium*  
*sum not included) at & from Rappahannock to & at all Yewy ports or places*  
*she may go to or touch at Coastwise within the United States not South*  
*of Georgia in the term of twelve Calendar beginning the risk on the first*  
*day of this Fourth Month 1812 & ending on the first day of the fourth*  
*Month next ensuing at Noon, with liberty to stop this policy at any*  
*time paying as many months as shall commence*

whereof is Master for this present voyage, *Silas Allen* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Schoop the first day of this fourth Month 1812*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor ~~twenty-four~~  
*hours in safety at* *Amot next ensuing at Noon* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Schoop & app*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Mar* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Schoop & app*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *Mar*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*One Percent per Month warranted Six Per Cent in case of Loss within*  
*the first six Months & twelve Percent afterwards*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Schoop & app* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Schoop & app* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum; and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fourteenth*  
day of the *fourth* month, One thousand eight hundred and *Twelve*.

*A.B. The Company are exempted from wages provisions, plunder waste or any*  
*expense in case of restraint - & from capture or condemnation by any power what-*  
*-ever, but they are to take the danger of the Seas & fire even while restrained & afterwards,*

*Joseph Ricketson Pres*



No 1014,  
Amo 14. 1812.

L. Allen & Co. Silen  
Loop Hannah Valley,

\$900 @ 12  $\frac{1}{2}$ % 108. -

Policy -

Note at 14 months  $\frac{1}{100}$  \$109. -

Due amo 14. 1813.

# Bedford Marine Insurance Co.

1014

Shipped 4mo 1. 1812

4mo 1.

3 months

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

Silas Allen & Nathan Allen

900 - to be assured, lost or not lost, in the sum of Nine Hundred Dollars on the Schooner Hannah & Sally Dapp (Value at Eighteen Hundred Dollars remain not include of all from the Dappahan to Gal at all & every port or place she may go to or touch at Coastwise within the United States not South of Georgia for the term of Twelve or Calendar Months beginning the voyage on the first day of this fourth month 1812 & ending on the first day of the fourth month next ensuing at noon with liberty to stop this policy at any time paying as many months as all commencing whereof is Master for this present voyage, or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said Schooner the first day of this 4<sup>th</sup> mo: 1812

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at 4mo 1. next ensuing at noon aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said Schooner & cargo or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, their factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said Schooner & cargo or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, their executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

One per cent. per month warranting per cent. in case of any loss within ten months & twelve per cent. afterwards

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this fourteenth day of the fourth month, One thousand eight hundred and Twelve

A.B. The Co are exempted from wages, provisions, plunder, waste or any expense in case of restraint & from capture or condemnation by any power whatever but they are to take the danger of the Sea & fire even while restrained & afterwards

Geo Routledge Secy

Joseph Ricketson Pres

Equally to the liberty given in the within Policy  
I hereby stop the rescue & enslave the Company  
from all bonds which may hereafter happen to the said  
Good Maumah & Sally after this date  
June 1812

In witness whereof  
John Allen



# Bedford Marine Insurance Co.

*Summers first Trip at Panamaguary  
settles for 2 months*

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Gibbs Shaw \$400 & May, Van Densen \$500*  
1203. to be assured, lost or not lost, *in the sum of Twelve hundred & dollars on the*  
*Ship Traveller & cargo* *valued at Four thousand & dollars* *hasm not*  
*withd, all from New Bedford to Port of Genoa, first of Nov. She may*  
*go to a touch at boardman within the U.S. not South of Georgia in the*  
*term of six months* *beginning the same on this 15th day of*  
*the month of March* *ending on the fifteenth day of the month of*  
*March* *at Port of Genoa* *with liberty to stop, thus Policy at any time, paying*  
*as many months as shall commence*

whereof is Master for this present voyage, *John Gibbs* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
Beginning the Adventure upon the said *Ship this 15th 1812*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *10mo 15. Matamoras, at Noon* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & cargo*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *My factors, servants,*  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & cargo*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *My*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*One per cent per month & one cent per day for each day of every*  
*time she shall go to Panamaguary & return* *10th 15th in case of*  
*any loss*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & cargo* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fifteenth*  
day of the *fourth* month, One thousand eight hundred and *Twelve*

*RB She is an exempted from wages provisions, medicine, waste or any*  
*wherein it can be obtained & from Captain or any other person for any purpose*  
*whatsoever but they are to take the danger of the Sea & fire*  
*which contains reflections*  
*Geo Rowland* *John Baker*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John Shaw* & *Thursley* \$500. & *John T. Ever* \$500  
\$5000 to be assured, lost or not lost, in the Sum of One Thousand Dollars on the  
cargo of the Schoop *Thaule* at & from New Bedford to  
*Panamaguady*

whereof is Master for this present voyage, *John Gibbs* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or name the said vessel, or Master thereof, is or shall be named or called:  
Beginning the Adventure upon the said *Cargo*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *Panamaguady* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Cargo*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Min* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Cargo*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*One Half per cent*  
AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this  
day of the *fourth* month, One thousand eight hundred and *Twelve*

*Geo Rowland Lef*

*Joseph A. Nicholson Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Sam Van Deusen & Gibbs*

to be assured, lost or not lost;

*\$1000 in the Sum of one Thousand Dollars on  
the Cargo of the Schooner Mary Ann at & from New Bedford  
to Panamaquady. I Care for so much as concerns the  
Amount of Two Thousand Dollars Premium not included*

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said

*Charles Gibbs*

or whosoever else shall be Master

*Cargo*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at

*Panamaquady*

aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*One & a half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Cargo* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this

day of the

*fourth*

month,

One thousand eight hundred and

*Twelve*

*fifteenth*

*Geo Howland Secy*

*Joseph Ricketson Pres*





# Bedford Marine Insurance Co.

1018

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*James May be himself, Owner of Sch Mendall*  
\$1500 to be assured, lost or not lost, in the Sum of Fifteen Hundred Dollars, on  
Cotton on board the Schooner Mendall at & from St Chris  
tophus to New Bedford with liberty to touch at  
a Southern port in the United States

whereof is Master for this present voyage, *Thos Weeks* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said *Cash at St Christopher*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *New Bedford* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Three & a half per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Cash* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be counter-signed by their SECRETARY, at their Office in New-Bedford, this *Twenty first*  
day of the *January* month, One thousand eight hundred and *Twelve*

*Wm. C. Brown*

*Geo. Howland Secy*

*Joseph Rickerson Pres*



## 1019

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*To Mr. Lumsden in the Sumner One hundred & twenty five Dollars  
to be assured, lost or not lost, in the Cargo of the Ship Experiment at & from  
the Port of New York for two Months with liberty  
to touch & trade at the Havannah*

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other  
—Beginning the Adventure upon the said

*Amos P. Johnson T. Perry* or whosoever shall be Master  
or names the said vessel, or Master thereof, is or shall be named or called:

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the *Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Fatticous, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master*, (unless the assured be owner of the vessel) or *Mariners*, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said factors, servants, or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

Four 64

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Broad, Tobacco, and Rice*, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twenty Third* day of the *fourth* month, One thousand eight hundred and *Nineteen*

4 Marlboro  
Geo Howland Esq





1020.

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John James Howland in the sum of Five Hundred Dollars*  
\$ 500 to be assured, lost or not lost, *on the Ship George & Susan at & from*  
*Liverpool to and from the United States*  
*Per Ship Premium, not Twelve thousand Dollars premium*  
*not included.*

whereof is Master for this present voyage, *J. H. May* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Ship at Liverpool*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *Any port in the United States*

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, aforesaid,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

Touching the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprizals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Three & a half per cent.*

And it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fourth* day of the *month*, One thousand eight hundred and *twelve*

*4 Miss Claue*

*Geo Howland Secy*

*Joseph R. R. Pres*





## 1021

AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

at \$400 John Rider ~~200~~ 200 Pardon Co. 200 Phil. King 400 - Bath

to be assured, lost or not lost,

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other  
—Beginning the Adventure upon the said

or whosoever else shall be Master

in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: Beginning the Adventure upon the said *Wm. B. Smith*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the *Seas, Men of War, Fire, Enemies, Pirates, Robbers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master*, (unless the assured be owner of the vessel) or *Mariners*, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *the vessel* factors, servants, or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, assigns, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance : And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *thirteenth* day of the *seventh* month, One thousand eight hundred and *twelve*

Amos's Blau  
Geo Newton Leg Joseph Reiche has Pres





# Bedford Marine Insurance Co.

1022

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Grand Policy No. 8600 on vessel of \$200 on Cargo of Cash Tobacco  
\$300 on vessel of \$500 on Cargo  
2600 to be assured, lost or not lost, in the sum of twenty Six Hundred Dollars  
Six Nine hundred Dollars on the Miss Martin's Daughter  
Jasps. Vulture and Thirt, five hundred Dollars for  
not insured) & Seventeen hundred & Dollars on her  
Cargo at from the Havannah to her port of dis charge  
in the United States*

whereof is Master for this present voyage, *Jesse L. Briggs* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
Beginning the Adventure upon the said *Miss George at the Havannah on*

*The 24. ult.*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at

aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Two & a half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

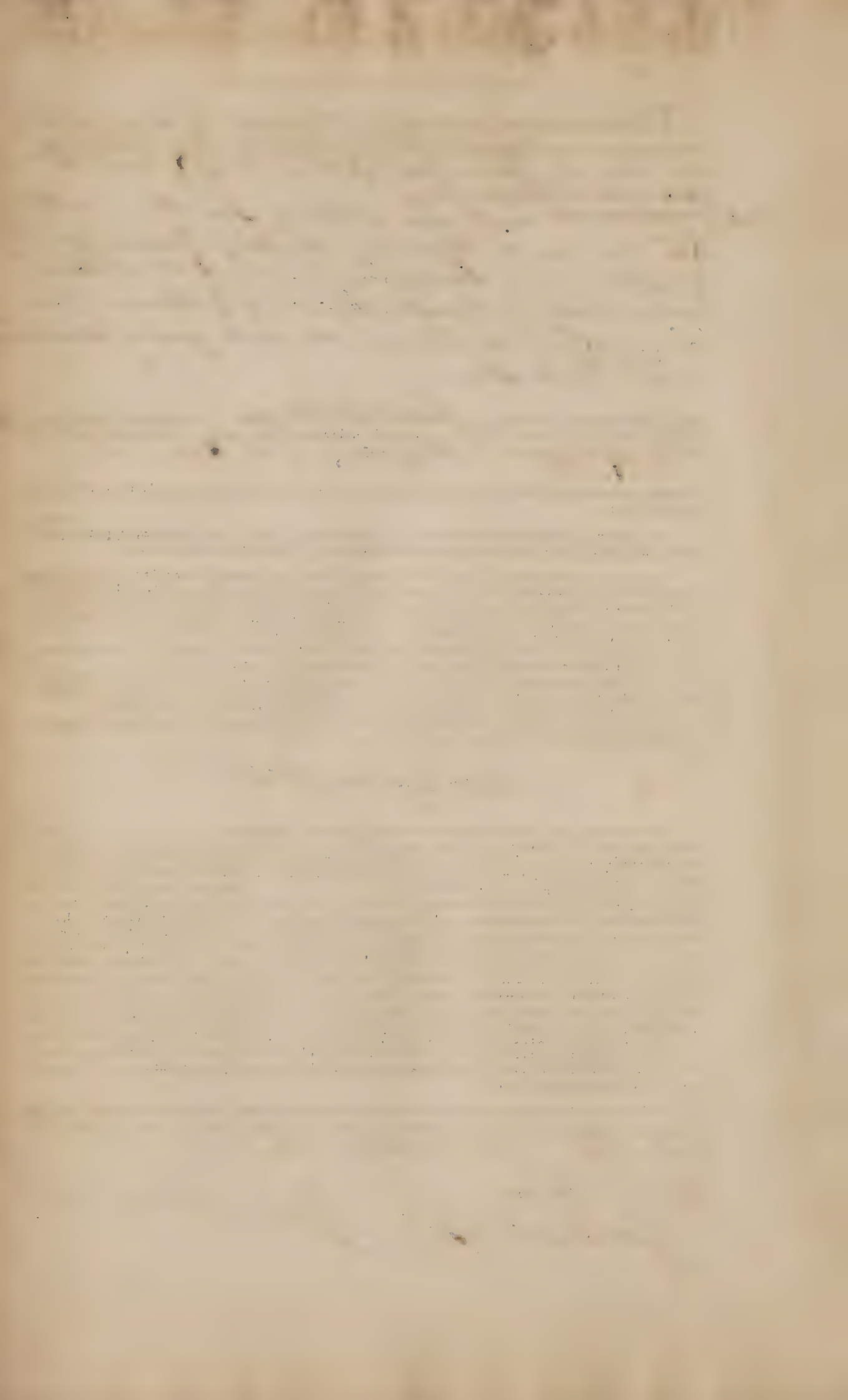
IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this  
day of the *fifth* month, One thousand eight hundred and *Twelve* *fifteenth*

*Francis Claure*

*Geo Howland Secy*

*Joseph Nicholson Pres*





1023

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Manasseh Kempton in the sum of four hundred Dollars*  
\$400— to be assured, lost or not lost, *on the freight of the Ship Simoleon from*  
*Savannah to Portsmouth England*

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said

*Levi*

or whosoever else shall be Master

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Four per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Eighteenth* day of the *11th* month, One thousand eight hundred and *Twelve*

*Attest: Clerk,*

*Geo. Howland Secy*

*Joseph Ricketson Pres*





# Bedford Marine Insurance Co.

*Stopped at month*

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*James Howland for 1000 & for Howland 1000*

*1000* to be assured, lost or not lost, in the sum of two thousand Dollars on the *Ship* *John in Ocean* & app<sup>r</sup> valued at *Twenty* <sup>two</sup> hundred Dollars, *from* *not included* at *from New York to Gulf of Mexico* *Port or place* she may go to or touch at or call at within the *United States* *in the term of six calendar months* *not South of Georgia* beginning *the 22<sup>nd</sup> day of the 5<sup>th</sup> mo: 1812* & ending on the *22<sup>nd</sup> day of the 11<sup>th</sup> mo:* next ensuing at *Accon* with liberty to stop at *any* *time* paying as many months as *shall consume*

whereof is Master for this present voyage, *H. Gibb* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Ship at New York this 5<sup>th</sup> mo 22. 1812*

as aforesaid, and to continue and endure during the voyage, and until *the 22<sup>nd</sup> day of the 11<sup>th</sup> mo 22 next ensuing at Accon* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*One per cent pro: warrant Six per cent in case of any loss*

And it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twenty third* day of the *5<sup>th</sup>* month, One thousand eight hundred and *Twelve*

*23* The Crew are exempted from wages, provision, Musters, ports, or any expense in case of detention or capture or condemnation by any power whatever. But they are to take the danger of the seas & fire even while restrained & fastenances.

*Geo Howland Secy*

*Joseph Ruckelshaus Pres*

*Amount by the vessel given in the policy. 1000. 1812*  
*for Howland*





1025

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

700 Paul Barney for James Hathaway  
to be assured, lost or not lost, in the sum of Seven Hundred Dollars  
as property on board the Schooner *Andromeda* at *San Francisco*  
bound to *Califon* with liberty to touch & trade  
at any port or ports between

whereof is Master for this present voyage, *Alas Clement* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *property at San Francisco*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *Califon*

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Two per cent*  
And it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this fifth day of the month, One thousand eight hundred and Twelve

*M. Lea Riggs*  
*Geo. Howland Secy*

*Joseph Richardson Pres*





# Bedford Marine Insurance Co.

1026

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John James Howland in the sum of two thousand Dollars*  
to be assured, lost or not lost, on the Cargo of the Ship Ann Alexander at & from Archangel to her port of discharge in England warranted to have a British Licence the object of which is to admit her to an entry & protect her against British Capture but not warranted to evade said

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
Beginning the Adventure upon the said

*E Rempton*

or whosoever else shall be Master

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

*her port of discharge in England*

aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

Touching the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said Cargo, or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, his factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said Cargo or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, their executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Five per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the Cargo aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said Cargo subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this twenty fifth day of the Eighth month, One thousand eight hundred and Twelve.

*And in case of capture or restraint the amount shall not be abandoned until the property shall be condemned or proved to have been four months under detention*  
*Geo Howland Secy* *Joseph Ricketson Pres*

Dec 30, 1814 One hundred Heavenly Dollars in  
full for return premium on the within Policy the property  
of Messrs. Tupper.  
John J. Houlton

\$170.



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

3000 *to be assured, lost or not lost, in the Sum of Three thousand Dollars, on the Cargo of the Ship "Fanny Ann" at & from Gottenburg to her port of discharge in the United States not South of Georgia*

whereof is Master for this present voyage, *D Sawdoy* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Cargo at Gottenburg*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemy, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Sixty Per Cent*

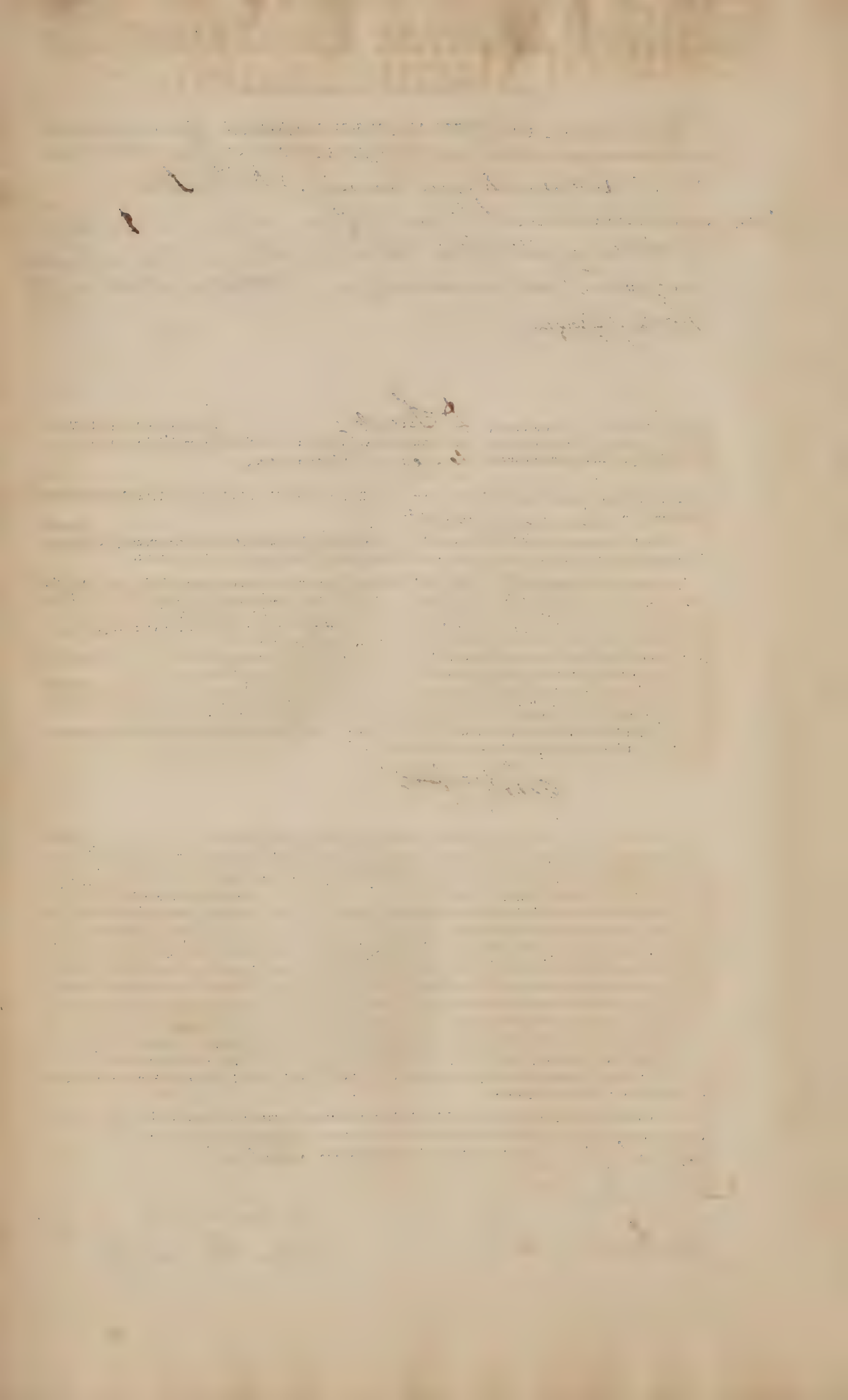
AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twentieth* day of the *Month* month, One thousand eight hundred and *Seventy*

*4 mcs 6 laun*

*Geo Howland Secy*

*Geo Howland*  
*Edw Howland* } Directors





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*William T. Rumpf*

*\$1000* to be assured, lost or not lost, in the sum of One Thousand Dollars in the Ship *Lorenzo Gapp* Value at Ten Thousand Dollars premium not included from the 1st of May to her port of discharge in the United States, not South of Georgia.

whereof is Master for this present voyage, *Billingham* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Ship Gapp*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship Gapp*, or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship Gapp* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Fifty per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship Gapp* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship Gapp* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fourteenth* day of the *Month* month, One thousand eight hundred and *Twelve*

*Geo Houghton Secy*

*Joseph Ricketson Pres*



Recd June 25. 1844 The President & Directors of the Pease &  
Maine Insurance Company fifty four Dollars & 86 cents  
in full for our share on the Western Policy.  
Wm. H. Hunt

\$54.08

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Sam Bryant Hayn Bryant Jr*  
\$5000 to be assured, lost or not lost, in the Sum of Five thousand Dollars on the Ship *Frederick & app* (valued at Twelve thousand Dollars premium not included), at & from Liverpool to her port of discharge in the United States not south of Georgia

whereof is Master for this present voyage, *Geo King* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said Ship when the said *Geo King* shall take charge of her to bring her out of Liverpool as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, seryants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Three Percent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & app* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty first* day of the *ninth* month, One thousand eight hundred and *Twelve*

*2 B. Notwithstanding the foregoing the Company are to take no other risque than the danger of the sea & accidental fire nor are they holden for any loss whatever while under restraint but they are to resume the risque again if liberated within three months*  
*Geo Howard Secy* *Joseph Ricketson Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John Hewland* for and in behalf of *Wm Halloway* Joseph Ricketson & *Cornelius Hewland* 13<sup>th</sup>  
\$1200 to be assured, lost or not lost, for the Sum of twelve hundred Dollars on the Schoop *Rocna* & app<sup>r</sup> (valued at the sum insured) from New York to Little River North Carolina with liberty to go to ~~any~~ *any* port in N.C. & return thence back to New York

whereof is Master for this present voyage, *Wm Halloway* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Schoop from New York*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *New York* aforesaid.  
And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Schoop & app<sup>r</sup>* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Ship factors, servants,* and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Schoop & app<sup>r</sup>* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *Ship* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Three per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Schoop & app<sup>r</sup>* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Schoop & app<sup>r</sup>* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twenty second* day of the *Month* month, One thousand eight hundred and *Twelve* Year.

*70. The Co are not liable for any partial loss unless it shall amount to Ten per cent. And they are exempted from wages, provisions, human waste or any expense in case of restraint & from capture or condemnation by any power whatever but they are to take the danger of the Seas & fire & the other perils & losses even while restrained & after release.*  
*Geo Hewland Secy* *Joseph Ricketson Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause  
*John James, Merchant 4500 & Benjamin Howard 8500*  
5000 to be assured, lost or not lost, in the Sum of Five thousand Dollars on  
*the Ship Home & app Nature & 1 Seven thousand Dollars*  
premium not included) at & from New Bedford to  
*London & at & from thence back to her port of discharge*  
in the United States, not South of Georgia with liberty to  
*go to M Mber*

whereof is Master for this present voyage, *As Benjamin* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said *Ship at New Bedford*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Eight per cent to return there & a half if the risker end all*  
*London One per cent if M Mber is not used & the risker end without*  
*any loss*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & app* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twenty fifth* day of the *Month* month, One thousand eight hundred and *Twelve*

*Attest* The Company are exempted from Major provisions, plagues, wars, any seizure & from Captures or Condemnation by the British, but they are to take the danger of the seas & accidental fire & the other perils in this Policy not exempted, even while restrained & after wars.  
*Geo. Howard Secy* *Joseph Ricketts Pres*



Dec. 30. 1814 Fifty Dollars: full for return  
premium on the within Policy. Jan. 1. 1815

# Bedford Marine Insurance Co.

1032

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

1750 Levi Jenney \$750 + Silas Allen \$1000  
to be assured, lost or not lost, in the sum of Seventeen hundred & fifty  
Dollars on the Ship *James N* from *Greenwich* to  
*Charleston S.C.* Ship's value at Twelve thousand  
Dollars premium not included

whereof is Master for this present voyage, *Stephen M. Lee*, or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Ship from Charleston Greenwich*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *Charleston* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app's*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Ship & app's* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app's* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Ship & app's* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *first*  
day of the *fourth* month, One thousand eight hundred and *Five*

*N.B. In case of capture or detention the assured shall  
not abandon until the property shall be condemned or pro-  
ved to have been four months under detention*

*Asa Coville Secy Joseph A. Pike Pres*

Recd from Messrs Geo 26. 1843 of the President  
& Directors of the Pease & Mann Ins<sup>re</sup> Company Eighteen  
Dollars & 92 Cents in full for an average on the  
system Policy  
\$18.92  
Spent Jersey



# Bedford Marine Insurance Co.

1033

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Letth Russell & Son in the sum of four thousand five hundred Dollars*  
*B/4503* to be assured, lost or not lost, *on the Ship Martha & affs (Vatues at Sea*  
*thousand Dollars premium not included, at from New Bedford*  
*to New York & from thence back to her port of origin to either Les-*  
*boned Coast & from thence back to her port of discharge*  
*in the United States, not South of Georgia with liberty to go*  
*from New York to a second port in the United States*

whereof is Master for this present voyage, *Robert Taber* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Ship*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & affs* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Ship factors, servants,* and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & affs* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*five per cent to return Eight per cent if the vessel is not returned to New York*  
*from New York & from thence back to her port of origin to either Les-*  
*boned Coast & from thence back to her port of discharge*  
*in the United States, not South of Georgia with liberty to go*  
*from New York to a second port in the United States*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & affs* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & affs* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *ten* day of the *Tenth* month, One thousand eight hundred and *Twelve*

*A.B. That we exempt from wages, provisions, plunder, waste or any expense in case of detention by the British, Spanish, or other force, but they are to take the danger of the seas & accidental fire & the other perils in the policy not exempted even while restrained & afterwards*  
*Joseph Picketson Pres*





# Bedford Marine Insurance Co.

1034

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*James Hathaway in the Sum of One Thousand Dollars*  
\$1000 to be assured, lost or not lost, *on the Cargo of the S.S. Experiment and it*  
*from New Bedford to New York with liberty to touch*  
*at New Haven*

Whereof is Master for this present voyage, *James Hathaway* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said *Cargo*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *New York* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Cargo*, his factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, his executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*One & a quarter per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance : And in case of any assurance upon the said *Cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Fifth* day of the *Fifth* month, One thousand eight hundred and *Twelve*

*W.B. The Co. are exempted from charges, provisions, plunder, waste or any expense in case restraint & from capture or condemnation by any power whatever but they are to take the danger of the seas & accidental fire over which are strained & otherwise*  
*Geo. Howland Secy* *Joseph Ricketson Pres*





# Bedford Marine Insurance Co.

1038

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Isaac Hewland of \$2000 & Gilbert Hewland 1000*  
\$ 3000 to be assured, lost or not lost, in the sum of three thousand  
Dollars on the Ship *Timoleon* at & from New York  
to New Bedford & Ship valued at twelve  
thousand Dollars per <sup>m</sup> insured

*Scross*

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*One per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this  
day of the *Eleventh* month, One thousand eight hundred and *Twelve*

*The Co are exempted from British capture or  
any loss in consequence of British cruises*  
*Geo Hewland Secy Joseph Richardson Pres*





# Bedford Marine Insurance Co. <sup>W 1036</sup>

in the protest  
12mo 6. 1873

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*3000* *Settle Russell & Son, \$2000 for themselves, & \$1000 for Eben Clark*  
to be assured, lost or not lost, *in the Sum of Three thousand Dollars on*  
*the cargo of the Ship Mackay now on a whaling voyage to the*  
*Pacific Ocean during her stay & return here & until her*  
*arrival at New Bedford with liberty to look for*  
*replacements as usual*

Whereof is Master for this present voyage, *Wm. Mackay* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *cargo in the Pacific Ocean*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *New Bedford* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *cargo* *themselves*, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Eight per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty eighth* day of the *Eleventh* month, One thousand eight hundred and *Twelve*

*And in case of capture or detention, the insured shall not abandon until the property shall be condemned or given to the enemy, for*  
*months under protest*  
*Geo. Houghton Secy* *Joseph Richardson Pres*





# Bedford Marine Insurance Co. <sup>1037</sup>

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Richard Wood in the sum of Three hundred Dollars,*  
300 - to be assured, lost or not lost, *on the cargo of the Ship Friendship at it from*  
*New Bedford to the Landline say one port over Ocracoke bar*

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said

*Rich Wood*

or whosoever else shall be Master

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said factors, servants, or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Thos H. H.*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *second* day of the *twelfth* month, One thousand eight hundred and *four*

*A. B. A month, clause*  
*Geo Howland Secy*

*Joseph Ricketson Pres*





# Bedford Marine Insurance Co.

1038

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

5000- to be assured, lost or not lost, in the Sum of Five thousand Dollars on the Ship Frederick Gappature at Ten thousand Dollars premium not included at from Baltimore to Cadiz & at Spanishmen back to her port of discharge in the United States not South of Georgia

5000

459.

151

5.50 mo

44550

whereof is Master for this present voyage, Geo King or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: Beginning the Adventure upon the said Ship at Baltimore

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at her port of discharge aforesaid.

discounted 2 mo 13 ds mo

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

Five per cent

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this Eighth day of the Twelfth month, One thousand eight hundred and Five.

St B. This is exempt from any loss or expense by or in consequence of British Captain or seizure but in case of release within four months the residue shall again attach - This is not liable for any loss or expense in case of seizure or detention by our own Government or any of our Ships of War or Privateers, but they are to take the danger of the Sea & Fire while detained by our Cruisers - And in case of seizure or detention by our Government previous to her sailing, this Policy shall be void & the premium returned except on half 1/2 - And in case of any other capture or detention the assured shall not abandon until she is properly shall be condemned or proved to have been four months under restraint Joseph Ruckman Pres Geo Heavens Secy





# Bedford Marine Insurance Co.

1039

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

\$1200 Samuel Williams & Samuel Williams Jun<sup>r</sup>  
to be assured, lost or not lost, in the Sum of Twelve Hundred Dollars viz<sup>t</sup>  
Six Hundred Dollars on the Schooner Experiment & app<sup>r</sup> value  
Six Hundred Dollars on her cargo from Boston to New  
Bedford & at from thence to New Brunswick (N.J.) said vessel  
valued here seven twelfths at Six hundred Dollars premium  
included. Said vessel has liberty to touch at Dartmouth

whereof is Master for this present voyage, *Wm Baber* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
Beginning the Adventure upon the said *Sch<sup>r</sup> George from Boston on the 11<sup>th</sup> Dec<sup>r</sup>*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *New Brunswick* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Robbers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Two & a half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fourteenth*  
day of the *twelfth* month, One thousand eight hundred and *Twelve*

*J. B. Solweths* Handing the preceding the to an liable for no other  
loss than the Danger of the Seas & Fire you can sh<sup>d</sup> should be  
charged on shore the to an not liable for any such loss. Neither  
are the to liable for any partial loss unless it shall amount to Ten  
per cent.  
*Geo Howland Secy* *Joseph Baber Pres<sup>t</sup>*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause  
*Samuel Williams* in the sum of *Fifteen Hundred Dollars*  
1500 to be assured, lost or not lost, in the Schooner *Benicia* of the value of *Three thousand Dollars* premium included, at *New York*  
*Norfolk* to *New York*

whereof is Master for this present voyage, *Wm. Hathaway* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: Beginning the Adventure upon the said *at Norfolk Bay*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *New York*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Benicia* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Benicia* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of *one half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Benicia* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Benicia* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twenty second* day of the *Month* month, One thousand eight hundred and *Twelve*

*N. B. Notwithstanding the foregoing the Company are only liable for the danger of the Seas & Fire*  
*Geo. Howland Secy* *Joseph Ricketson Pres*





1041

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

1000 Samuel Hammond in the Sum of One thousand Dollars,  
to be assured, lost or not lost, on the Schooner Rising Sun at & from  
New Bedford to New York

whereof is Master for this present voyage, *S. Hammond* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Schooner Rising Sun*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *New York*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Schooner*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Schooner*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*One & a half per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Schooner* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Schooner* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New Bedford, this *Twenty first*  
day of the *Twelfth* month, One thousand eight hundred and *Twelve*

*Wm. The Comp<sup>y</sup> are not liable for any loss by or in consequence*  
*of the Protest*  
*Geo Howland Secy* *Joseph Ricketson Pres*





1042

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*\$400* Daniel Lake & Co. Warren & Mosher  
to be assured, lost or not lost, in the Sum of Four Hundred Dollars on  
in cargo of the Ship Walker now on a Whaling voyage in  
the Pacific Ocean during her stay there & elsewhere  
till her arrival at New Bedford

whereof is Master for this present voyage, *S. M. W.* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said *Cargo in the Pacific*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *New Bedford* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Cargo*,  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Cargo*,  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Fifty %*  
AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Cargo* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said *Cargo* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Tenth*  
day of the *11th* month, One thousand eight hundred and *Thirteen*

*N.B. The usual Amos clause No 1036*

*Geo. Pooland Secy*

*Joseph N. V. P.*





4<sup>c</sup> 1043

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Cornelius Grinnell* in the Sum of One thousand dollars  
\$1000 to be assured, lost or not lost, on the Ship *Hesperon* & app<sup>ts</sup> (valued  
at Ten thousand Dollars premium not included) at  
from New York to Galveston or Savannah —

whereof is Master for this present voyage, or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Ship at New York*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *Savannah*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app<sup>ts</sup>*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app<sup>ts</sup>*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Nine P<sup>cts</sup>*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app<sup>ts</sup>* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Ship & app<sup>ts</sup>* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twelfth*  
day of the *first* month, One thousand eight hundred and *Twentieth*

*A B. In case of capture or detention by the British the  
Assured shall not abandon until the condemnation unless  
she should be burned or otherwise destroyed*

*Geo Howland Secy Joseph Rickman Pres<sup>t</sup>*



To the President & Directors of the Bradford Marine  
Insurance Company Five Hundred Forty-two Dollars & 28 Cents  
in full for a total Loss on the within Policy -  
June 16. 1813

Cornelius Grinnell

1044

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*William Borden the Sum of 1800 Dollars*  
to be assured, lost or not lost, *on the Ship Albatross of 1800 Tons at Tenth*  
*Thousand five hundred Dollars premium not included from*  
*Baltimore to Lady but then there back to port of discharge*  
*in the U States not South of Georgia*

whereof is Master for this present voyage, *Isaac H. Borden* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said *Ship at Baltimore*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *the port of discharge* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Twelve p.c.*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Thirtieth*  
day of the *First* month, One thousand eight hundred and *Thirteen*

*As the Company are exempt from any loss by or in consequence*  
*of British capture or Lure but in case of release within*  
*four Months the same shall again attach —*

*Geo Howland Secy*

*Geo Howland Pres*

# 17th Annual Meeting of the American Society for the Study of the History of the Physical Sciences

October 10-12, 1962  
New York City, New York

The American Society for the Study of the History of the Physical Sciences is pleased to announce the 17th Annual Meeting, to be held in New York City, New York, on October 10-12, 1962.

The meeting will be held at the New York Hilton Hotel, 1335 Avenue of the Americas, New York 10020. The registration fee is \$10.00, which includes a copy of the program and a copy of the proceedings.

The program of the meeting includes a series of lectures, a series of seminars, and a series of workshops. The lectures will be given by leading experts in the field of the history of the physical sciences.

The seminars will be given by leading experts in the field of the history of the physical sciences. The workshops will be given by leading experts in the field of the history of the physical sciences. The meeting will also include a series of social events, including a dinner and a reception. The meeting is open to all who are interested in the history of the physical sciences. The registration fee is \$10.00, which includes a copy of the program and a copy of the proceedings. The meeting is held at the New York Hilton Hotel, 1335 Avenue of the Americas, New York 10020. The registration fee is \$10.00, which includes a copy of the program and a copy of the proceedings. The meeting is held at the New York Hilton Hotel, 1335 Avenue of the Americas, New York 10020. The registration fee is \$10.00, which includes a copy of the program and a copy of the proceedings.

The meeting is held at the New York Hilton Hotel, 1335 Avenue of the Americas, New York 10020. The registration fee is \$10.00, which includes a copy of the program and a copy of the proceedings. The meeting is held at the New York Hilton Hotel, 1335 Avenue of the Americas, New York 10020. The registration fee is \$10.00, which includes a copy of the program and a copy of the proceedings. The meeting is held at the New York Hilton Hotel, 1335 Avenue of the Americas, New York 10020. The registration fee is \$10.00, which includes a copy of the program and a copy of the proceedings.

The meeting is held at the New York Hilton Hotel, 1335 Avenue of the Americas, New York 10020. The registration fee is \$10.00, which includes a copy of the program and a copy of the proceedings. The meeting is held at the New York Hilton Hotel, 1335 Avenue of the Americas, New York 10020. The registration fee is \$10.00, which includes a copy of the program and a copy of the proceedings. The meeting is held at the New York Hilton Hotel, 1335 Avenue of the Americas, New York 10020. The registration fee is \$10.00, which includes a copy of the program and a copy of the proceedings.



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*55000* *Upon Robert James Hay, in the Sum of Five Thousand Dollars*  
to be assured, lost or not lost, on the Ship *William & Maria Gaff* (valued at *Five Thousand Dollars*, premium not included) at *from London to New Bedford*,

whereof is Master for this present voyage, *C. Howland* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Ship at London*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *New Bedford* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & Cargo* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *him* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Four per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *thirtieth* day of the *first* month, One thousand eight hundred and *thirteen*

*W.B. In case of capture or detention the assured shall not abandon until the property shall be condemned or proved to have been lost months under restraint*  
*Geo. Howland Secy* *Joseph Pickman Pres*

# 1860

1860

1860

1860

1860

1860

1860

1860

1860

1860

1860

1860

1860

1860

1860

1860

1860

1860

1860

1860

1860

1860

1860

1860

1860

1860

1860

1860

1860

1860

1860

1860



# Bedford Marine Insurance Co.

1046

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*George Howland in the Sum of Twenty five Hundred Dollars,*  
 2500 to be assured, lost or not lost, *on the Ship George Swan Capt. Geo. Howland*  
*bound to Baltimore with Liberty to touch at Hampton Roads, Ship, Value at Eight Thousand Dollars, Premium included.*

whereof is Master for this present voyage, *John Wood Jr.* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Ship*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *Baltimore* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Five per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twentieth* day of the *first* month, One thousand eight hundred and *thirteen*

*Attest In case of Capture or detention by the British the assured shall not abandon until condemnation unless she should be burned or otherwise destroyed.*  
*Geo. Howland Secy* *Joseph Richardson Pres*





1047

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*George Spawls* to be assured, lost or not lost, *in the sum of Fifteen hundred Dollars on the Ship George & Susan* *going from New Bedford to Baltimore* *with intent to touch at Hampton Roads* *Ship value* *Eight thousand Dollars premium included.*

whereof is Master for this present voyage, *John Wood* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Ship*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *Baltimore*

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due into them for this Assurance, by the assured, at and after the rate of

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *thirteenth* day of the *first* month, One thousand eight hundred and *thirteen*

*S. B. In case of capture or destruction by the Enemy the assured shall not abandon until compensation unless the ship should be burned or otherwise destroyed.*  
*Geo. Spawls Secy* *John Wood Pres*





1048

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Geo Howland in the sum of Four thousand Dollars*  
to be assured, lost or not lost, *the ship George H. Mason & Co. of New*  
*Bedford to trade to and from their back to her port*  
*of discharge in the United States not South of the equator*  
*Eight thousand Dollars premium included*

whereof is Master for this present voyage, *John Wood Jr* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said *Ship at Boston*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *her port of discharge* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

And it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *thirtieth*  
day of the *first* month, One thousand eight hundred and *thirteen*

*AB in same Note as No 1040 - 1049*

*Geo Howland Secy*

*John Pickens Pres*

Rev Amos Beaford Decr 30, 1813 of the President & Directors  
of the Beaford Marine Insurance Company Three hundred  
& twenty one Dollars being the amount of the Premium note  
for the within Policy which is by mutual agreement given  
up & I do hereby exonerate the said Company from all Losses  
which may occur on said Policy

J. H. Houlton



# Bedford Marine Insurance Co.

1049

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John James Howland in the sum of One Thousand Dollars*  
1000 to be assured, lost or not lost, *on the Ship George & Susan & affi. at &*  
*from Baltimore to Cadiz & at & from thence back to her*  
*port of discharge in the United States, not South of Georgia*  
*Said Ship, insurable at Eight Thousand Dollars premium in*  
*cluded*

whereof is Master for this present voyage, *John Wood* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said *Ship at Baltimore*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *her port of discharge* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Eight per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Eighteenth*  
day of the *first* month, One thousand eight hundred and *thirteen*

*N.B. The Company are exempted from any loss or expense in case of British*  
*capture or seizure but in case of release within four months the vessel*  
*shall again attach — that we are not liable for any loss or expense in case of*  
*seizure or detention by our Government or any other Ship of War or Private*  
*ers but they are to take the danger of their Seas & Fire while restrained by*  
*our Government Cruisers in case of seizure or detention by our Govern*  
*ment Inventions to her sailing this Policy shall be void the premium returned*  
*except as aforesaid*  
*John Howland Secy* *John Ricketts Pres*



This is to certify that by mutual agreement the within  
policy is cancelled & the whole of the Premium returned,

Jan 30. 1814

John R. & Wm. Reed  
John W. Hancock

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

1060 *John James Esquire in the Sum of One thousand Dollars*  
to be assured, lost or not lost, *on the Ship George & Susan & app<sup>r</sup> from New*  
*Bedford to Baltimore with liberty to touch at Hampton*  
*Road, said ship valued at Eight thousand Dollars premium*  
*included*

whereof is Master for this present voyage, *John Wood Jr* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Ship*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *Baltimore* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*See p. 4*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Eighteenth*  
day of the *first* month, One thousand eight hundred and *fifteen*

*A.B. Same note as No 1047*  
*Geo Howland Secy* *Joseph Ricketson Pres*

# General Instructions

These instructions are intended to provide a general overview of the system and its components. They are not intended to be a substitute for the detailed documentation provided for each component.

The system is designed to be flexible and scalable, allowing for the addition of new components and the modification of existing ones. It is also designed to be secure and reliable, ensuring that your data is protected and your system is always available.

The system consists of several components, each of which is described in detail in the documentation. These components include the database, the application server, the web server, and the client. The database is responsible for storing and retrieving data, the application server is responsible for processing requests, the web server is responsible for serving up the web pages, and the client is responsible for displaying the web pages to the user.

The system is designed to be easy to install and use, and it is also designed to be secure and reliable. It is important to follow the instructions carefully to ensure that the system is installed and used correctly.

For more information, please refer to the documentation for each component. If you have any questions, please contact your system administrator.

The system is designed to be flexible and scalable, allowing for the addition of new components and the modification of existing ones. It is also designed to be secure and reliable, ensuring that your data is protected and your system is always available.

The system is designed to be easy to install and use, and it is also designed to be secure and reliable. It is important to follow the instructions carefully to ensure that the system is installed and used correctly.



1851

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Sole Runet Jettison the Sum of Four thousand Dollars*  
1000 to be assured, lost or not lost, on the Ship *Madock* by aff. *Pratuit* at  
*Four thousand Dollars premium not included* from New  
Bedford to *City Point Virginia*.

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said

*J. Allen*  
*Ship*

or whosoever else shall be Master

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

*City Point*

aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Ten per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said  
subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Eighteenth* day of the *first* month, One thousand eight hundred and *middle*

*N.B. In case of Capture or destruction by the British the assured shall not be liable for condemnation unless the goods be burned or otherwise destroyed*  
*Geo. Cowland Secy* *Joseph Ricketson Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Levi Williams, & Levi Williams Jr*

2300 to be assured, lost or not lost, in the Sum of Twenty Three hundred Dollars, viz<sup>t</sup> Eight hundred Dollars on the Schooner Experiment & Fifteen hundred on her Cargo at from New Bedford to Portland, said Vessel valued at twelve hundred Dollars, & her Cargo at Fourteen hundred Dollars, minus not included.

whereof is Master for this present voyage, *Levi Williams* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Ship & Cargo at New Bedford*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *Portland* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & Cargo* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & Cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Six pCt*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & Cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & Cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twentieth* day of the *first* month, One thousand eight hundred and *thirteen*

*Attest, That I am not liable for any Partial loss on the Vessel unless it shall amount to ten pCt*  
*Geo Rowland Secy* *Joseph Ruckman Tre<sup>r</sup>*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*\$ 5000* John A Parker for himself & the other Owners  
to be assured, lost or not lost, in the Sum of Five Thousand Dollars on  
the Ship Madock & app<sup>l</sup> (valued at Four ten thousand  
Dollars premium & abatement included) at & from James  
River Virginia to Cadix & at & from thence back to  
in port of discharge in the United States, not South of Georgia

whereof is Master for this present voyage, *Joseph Allen* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Ship*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *in port of discharge* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*See p 64*

And it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Eleventh*  
day of the *Second* month, One thousand eight hundred and *Thirteen*

*N.B. The company are exempted from wages, provisions, murder  
waste or any expense in case of restraint & also from capture or being  
demanded either by the British or our own Ship of War or Privateer  
but they are to take the danger of the sea & accidental fire while re-  
strained & afterwards. In case of Embargo or any other detention  
by our own Government previous to sailing this Policy shall be void & the  
premium returned except on half p 64 Joseph Rickman Secy  
of the company*

Received of the President & Directors of the British Museum  
Five hundred & twenty five Dollars, return premium  
on the British Policy, for the voyage & insurance  
at Gibraltar.  
Amoro. 1874

J. A. Carney



1054

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

200 to be assured, lost or not lost, *Charles Church in the sum of Two hundred Dollars*  
*his One hundred & seventy five Dollars on*  
*the Schooner Traveller Joseph's Vessel at Thirty five hundred*  
*Dollar premium not included & seventy five Dollars on*  
*her cargo from New Bedford to Boston*

whereof is Master for this present voyage, *John Gibby* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Schooner & Cargo*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *Boston* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Schooner & Cargo* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Schooner & Cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT AND DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Seven & a half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath heretofore subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twentieth* day of the *second* month, One thousand eight hundred and *thirteen*

*Geo. Howland Secy*

*Joseph Ruckelshaus Pres*





No 1058

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Five Thousand Dollars*  
to be assured, lost or not lost, *on the Cargo of the Vessel of the Hoop Pelican*  
*from New Bedford to New York* warrants to go through  
*Long Island Sound.*

*76*  
*80 in dis*  
*75.20*

whereof is Master for this present voyage, *Joseph Hewland* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Cargo at New Bedford*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *New York* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*One & a half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deductd. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twelfth*  
day of the *Month* month, One thousand eight hundred and *thirteen*

*Geo Hewland Secy*

*Joseph Ruckelshaus Pres*



# THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

# Bedford Marine Insurance Co.

1056

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

200 *John Puckham & Mason*  
to be assured, lost or not lost, in the Sum of Two hundred Dollars  
on their on board the Ship Emily at & from  
New York to New Bedford

whereof is Master for this present voyage, *W. Norton* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Marine's, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*One & a half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this  
day of the *third* month, One thousand eight hundred and *thirteen*

*W. Norton*

*Joseph Puckham Secy*





1057

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

1850 *Seth Runchy* for *Simon Ann*  
to be assured, lost or not lost in the sum of Six Hundred & fifty  
Dollars on *Requisites on board the Ship - Mails from*  
*Savannah to Lisbon*

whereof is Master for this present voyage, *Simon Ann* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the *Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter*  
*Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,*  
*or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,*  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Four & half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Eighteenth*  
day of the *Month* month, One thousand eight hundred and *Thirteen*

*The Company are exempted from British or American*  
*Reques - the Co are not liable for wages or provisions except*  
*in case of General Average*  
*Geo Hewland Secy Joseph Ricketson Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE *BEDFORD MARINE INSURANCE COMPANY*, Do by these PRESENTS cause

3000 Jeremiah Winslow for Nathaniel Winslow & Isaac Winslow  
to be assured, lost or not lost, in the Sum of three thousand Dollars viz  
thirteen hundred Dollars on the Priz Origin & a half & seventeen  
hundred Dollars on her Cargo at & from Portland to St. A  
Bartholomew with Liberty to go to three other ports in the  
West Indies & at & from thence back to her port of discharge  
in the United States said Priz Value at Forty six hundred Dollars  
premium included.

whereof is Master for this present voyage, *To him* ~~*Patton*~~ *Patton* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the *Sea, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master*, (unless the assured be owner of the vessel) or *Mariners*, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said

or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said

or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

Eight of 64 to return one 64<sup>c</sup> per cash paid, not used  
if the surplus end without any Loss

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *eighteenth* day of the *April* month, One thousand eight hundred and *thirteen*.

day of the month, One thousand eight hundred and sixteen  
 W.B. The 6<sup>th</sup> are exempted from British & American seizures  
 but there are to take the danger of the sea & fire even without  
 restraint if the detention should not exceed four months  
 Geo Kewland Lee Joseph Pikeham Pres<sup>t</sup>



Recd of the President of Unitas Trinity College in  
full for return premium on the within Policy

Dec 22. 1873.

\$90,

for. Thinslow

# Bedford Marine Insurance Co.

1059

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Gilbert Rumbold & Royland R. Crocker equally*  
5000 to be assured, lost or not lost, in the sum of Five Thousand Dollars, on the Ship *Glorinda* of a *pp'* (valued at Eight Thousand Dollars) premium *not included* & a *Span* Lien to her port of discharge in the United States not South of Georgia

whereof is Master for this present voyage, *R. R. Crocker* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Ship at Lisbon*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *her port of discharge* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app'* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *the* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app'* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *them* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Four & half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app'* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & app'* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty four* day of the *fifth* month, One thousand eight hundred and *thirteen*

*It B. Co. are not liable for any loss by the British*  
*John Houghton Secy*

*Joseph Ricketts Pres*

Recd of the President & Directors of the Pacific Marine  
Insurance Company Eleven Hundred & twenty ~~and~~ Dollars  
& Seventy Nine Cents in full for and Less of averages  
on the within Policy.

W. M. Rocken

June 24. 1813  
\$1120.79



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Grand Principally of one of the Owners of the S.S. General Mariner*  
\$5000 to be assured, lost or not lost, in the sum of Five thousand Dollars on the cargo aboard of the Schooner Roretta at & from New Bedford to Providence warranted to have a signal on second point or rocks in case there should be an Enemy in sight

whereof is Master for this present voyage, *John L. Swift* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*One & a quarter per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty fourth* day of the *fifth* month, One thousand eight hundred and *fifteen*

*John Howland Jr Secy*

*Joseph Richardson Pres*

# Journal of the American Medical Association

Published Weekly, excepting on Sundays, and during the months of December, January, February, and March, bi-weekly.

Subscription price, Five Dollars per Annum in Advance.

Single Copies, Fifteen Cents.

Entered as Second-Class Matter, October 3, 1902, under Post Office No. 384, at Chicago, Ill., under Act of October 3, 1917.

Postage paid at Chicago, Ill., and at additional mailing offices.

Acceptance for mailing at special rate of postage provided for in Act of October 3, 1917, authorized on July 1, 1918.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.

Postage paid at Chicago, Ill., and at additional mailing offices.



1064

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*5000* Corn Gurnett for and on the Account of the Lieut General Monier  
to be assured, lost or not lost, in the Sum of Five Thousand Dollars on  
the Cargo of the Schooner Collette at & from New Bedford  
to Providence warranted to have a Signal on Second  
Point or Rocks in case there should be an Enemy in  
sight A.B. This Cargo is Mandy

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said

*P. Gifford*

or whosoever else shall be Master

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*One & a quarter per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty fourth*  
day of the *fifth* month, One thousand eight hundred and *million*

*John Houghton Jr Secy*

*John C. Ricketts Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*\$5000* Com *Greenwell* for and of the Owners of Sch *General Marion* to be assured, lost or not lost, in the Sum of *Five Thousand Dollars* on the Cargo (*Mandy*) of the *Shoe Dolphin* a Ship from *New Bedford* to be provided warrants to have a Signal on *Second* *Point* or *Rocks* in case there should be an *Enemy* in Sight

whereof is Master for this present voyage, *Wm Allen* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called : —Beginning the Adventure upon the said

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*One & a quarter per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance : And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty fourth* day of the *fifth* month, One thousand eight hundred and *fifteen*

*John Howland Jr Secy* *Joseph Ricketson Pres*

# THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS



# Bedford Marine Insurance Co.

1062

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Com Gurnell* *in the name or names of whom the*  
*sum of 7000* *to be assured, lost or not lost,*

*in the sum of Seven thousand Dollars*  
*Seven thousand Dollars on the Steamer*  
*Nature of Nine thousand Dollars premium not included*  
*of Seven thousand Dollars on her Cargo at & from*  
*Lisbon to Anclia Island with liberty to touch*  
*at a Northern port*

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Seven & a half per cent. to return two per cent. if the*  
*risk end at a Northern port.*

And it is hereby agreed, that if the assured shall have made any other assurance upon the  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in  
the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this  
day of the *fourth* month, One thousand eight hundred and *fifteen*

*Attest This to an exemption from Captains or Commanders*  
*from the British Act. They are to take the danger of the*  
*Seas & fire & other perils not exempted even while*  
*restrained & afterwards if released*  
*John Howland Jr Secy Joseph Rikeban Pres*

Recd Jan 24. 1844 of the President & Directors of the Pacific  
Marine Insurance Company. One hundred Forty Dollars  
in full for return Premium on the within Policy.

Geo. T. Francis



# Bedford Marine Insurance Co.

1064

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Sam Williams Junr for himself & the other Owners*

*100* to be assured, lost or not lost, in the sum of Seven hundred Dollars  
on the *Ed Experiment* *Yacht* valued at One thousand Dollars  
from *not included* from *New Bedford* on a Fishing Voyage  
or Voyage for the term of One month beginning the vesper of  
this twenty seventh day of the Eighth month & ending on the  
twenty seventh day of the Ninth month next at Noon

whereof is Master for this present voyage, *Swift* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
Beginning the Adventure upon the said *at this 27 of June 1813*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty four  
hours in safety, until the 27 day of 9 month next at noon aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ed & app*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Manufactors*, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ed & app*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *then*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Ten percent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ed & app* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Ed & app* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty seventh*  
day of the *Eighth* month, One thousand eight hundred and *thirteen*

*John Howland Jr*

*Joseph Ricketson Pres*



NEW YORK, N. Y., [illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

# Bedford Marine Insurance Co.

1065

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Robert & Pickman of Boston*

to be assured, lost or not lost, in the sum of *Five thousand Dollars* on property at *Spence New York to Newport* *by sea* *by ship* *on Rhode Island Coasters* *not sailing twenty four hundred Dollars in any one vessel* *but in case the* *assured property should not be shipped to Newport in the course of July* *was given in due time of them in that case the Company agree to take the same* *amount in the same time as a cargo at Spence New York to Providence provided* *the ship is a vessel able to sail after the expiration of the time allowed to* *ship said property to Newport*

whereof is Master for this present voyage, or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *property at New York*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *Newport or Providence* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *property*, or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *property*, or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*the premium*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *property* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *property* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *thirteenth* day of the *Tenth* month, One thousand eight hundred and *thirteen*.

*It is understood that the assured shall give the most correct information of the Shipments to this Office*

*John Howland Secy*

*John Pickman Pres*

This is to be taken in case any property should be shipped on-board the vessel  
 from New York to Providence that they will take the value of any damage not exceeding  
 five thousand Dollars as in this policy to the contrary notwithstanding  
 17th March 1843





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*\$1250* To be assured, lost or not lost, in the sum of *Twelve hundred & fifty dollars*, on ~~the~~ *Cargo* on board the *Ship Harmony* at *from New Bedford to New York*

whereof is Master for this present voyage, *Wm Soule* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: Beginning the Adventure upon the said *Cargo at New Bedford*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *New York* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Cargo*, or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *then* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Ten per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *seventeenth* day of the *month* *June*, One thousand eight hundred and *thirteen*

*John Hewland Jr Secy* *Joseph Ricketts Pres*

# THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS



# Bedford Marine Insurance Co.

1067.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Robert Pickman of Boston*

\$2000

to be assured, lost or not lost, in the sum of Two Thousand Dollars on *Gen*  
at from New York to New Bedford or Providence in any New  
Bedford or Rhode Island vessel provided it be shipped within  
thirty days from the date hereof & is not in the same vessel in which  
any of the property may be shipped which this Company insured for  
under our charter the 15th of Jan.

whereof is Master for this present voyage,

in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:

Beginning the Adventure upon the said *Gen at New York*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *New Bedford or Providence* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jetisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Gen* factors, servants,  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Gen* assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Gen*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *Gen*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Ten per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Gen* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Gen* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurets; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *15th*  
day of the *15th* month, One thousand eight hundred and *15th*

*AB It is understood that the assured shall give the earliest  
information of the shipment to this office*

*John Howland Jr Secy*

*Joseph Pickman Pres*



ORIGINAL ARTICLES

THE THERAPEUTIC VALUE OF THE  
HYPEREXTENSION OF THE  
NECK IN THE TREATMENT OF  
CERVICAL RIGIDITY  
BY  
J. H. HARRIS, M.D.,  
CHICAGO, ILL.

THE THERAPEUTIC VALUE OF THE  
HYPEREXTENSION OF THE  
NECK IN THE TREATMENT OF  
CERVICAL RIGIDITY  
BY  
J. H. HARRIS, M.D.,  
CHICAGO, ILL.

THE THERAPEUTIC VALUE OF THE  
HYPEREXTENSION OF THE  
NECK IN THE TREATMENT OF  
CERVICAL RIGIDITY  
BY  
J. H. HARRIS, M.D.,  
CHICAGO, ILL.

THE THERAPEUTIC VALUE OF THE  
HYPEREXTENSION OF THE  
NECK IN THE TREATMENT OF  
CERVICAL RIGIDITY  
BY  
J. H. HARRIS, M.D.,  
CHICAGO, ILL.

THE THERAPEUTIC VALUE OF THE  
HYPEREXTENSION OF THE  
NECK IN THE TREATMENT OF  
CERVICAL RIGIDITY  
BY  
J. H. HARRIS, M.D.,  
CHICAGO, ILL.

THE THERAPEUTIC VALUE OF THE  
HYPEREXTENSION OF THE  
NECK IN THE TREATMENT OF  
CERVICAL RIGIDITY  
BY  
J. H. HARRIS, M.D.,  
CHICAGO, ILL.

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John Reynolds*

700 To be assured, lost or not lost, in the sum of Seven hundred Dollars, viz Three hundred fifty Dollars on the Stock River & Co's cargo and seven hundred Dollars on the cargo of the Three hundred fifty Dollars on the cargo at New Bedford in so much as the said vessel is bound to B. This is understood that the said cargo is not in the vessel but that it is to be paid for him the said *Reynolds*.

Whereof is Master for this present voyage, *John Reynolds* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Stock River*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *any one port in North Carolina* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Stock River* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *John Reynolds* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Stock River* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *John Reynolds* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Thirty percent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Stock River* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Stock River* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Eight* day of the *Eleventh* month, One thousand eight hundred and *thirteen*

*In B. The 1st agree to pay this proportion in case of Ransom as well as other averages*

*John Reynolds Jr*

*John R. Ricketts*

*John Reynolds has 4500 of this Policy 2500 of this Policy 700*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause *Robert Pickman for Domingo Cominada Manuel Rodriguez y Gadea, Josef Lemay & Pablo Mendayd equally* to be assured, lost or not lost, in the *San Lorenzo* for Six thousand Dollars in Spanish Ship Quarters, Amigos & appertenances (valued at Twenty four thousand Dollars premium not included) at & from Boston to Havana & vicinity to and from Havana for a Pilot & for refreshments warranted by the Assured free of all Levy, expense, plunder & waste occasioned by capture, arrest return or detention by the British but the Company are liable for the ordinary charges while under detention & after release, Payable in case of Loss to Robert Pickman whereof is Master for this present voyage, *Domingo Cominada* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *April at Boston*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *Havana* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *hull* and any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *ship* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *hull* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *them* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Six per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *hull* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *hull* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fourth* day of the *Eleventh* month, One thousand eight hundred and *Thirteen*

*The Warrant is not to abandon in case of capture or restraint until the property shall be condemned or until it shall be proved to have been ninety days under detention.*

*John Howland J. del*

*Joseph Ricketson Secy*





# Bedford Marine Insurance Co. <sup>1070</sup>

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John Howland of Fair Haven & Timothy Coffin*  
to be assured, lost or not lost, in the Sum of Five Thousand Dollars bid one hundred Dollars on the Schooner *Hermit* & appraised at one thousand Dollars premium not included & one hundred Dollars on her Cargo for John Howland & three hundred Dollars more on Cargo for Timothy Coffin at & from New Bedford to Savannah or any other one Southern port not South of Georgia

whereof is Master for this present voyage, *Drury Turner* — or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *West Cargo*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *Savannah or a Southern port as* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Schooner & Cargo* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Minors* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Schooner & Cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *Minors* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Twenty Seven & a half per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Schooner & Cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Schooner & Cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fourth* day of the *Eleventh* month, One thousand eight hundred and *Thirteen*

*John Howland Jr. Secy*

*Joseph Richardson Pres*

*Timothy Coffin is insured for one thousand Dollars premium not included on the Schooner & Cargo for Timothy Coffin at & from New Bedford to Savannah or any other one Southern port not South of Georgia*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John H. Hume of Boston*  
1000 to be assured, lost or not lost, in the sum of Four thousand Dollars on a cargo of Sugar on board the *Ship Hudson* at Ypsom. New Bedford to Providence warranted to have a Signal on Signal built in her on Enemy etc to be in Light Two Sugar Tons at 60 Cents per Ton

71. -  
107  
69.93  
whereof is Master for this present voyage, *H. Hume* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Sugar*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *Providence*

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality sever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, or misfortunes, which have, or shall come to the hurt, detriment, or damage of the said or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*One & three quarters per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Eleventh* day of the *Eleventh* month, One thousand eight hundred and *Thirteen*

*John H. Hume*

*Joseph Pickens Secy*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*\$10,000* John T. Gamage of Boston to be assured, lost or not lost, in the sum of Ten thousand Dollars on a cargo of Sugar on board the Schooner Dolphin at Boston. And it is provided, warranted to have a signal on second point in case an Enemy should be in sight.

*71 1.06 10/24 69.94* whereof is Master for this present voyage, *John T. Gamage* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Sugar*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *Providence*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said factors, servants, or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*One & three quarters per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Eleventh* day of the *Eleventh* month, One thousand eight hundred and *Eighty*

*John Howard*

*John H. Peterson*





# Bedford Marine Insurance Co.

1073

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*1400* *Jacob. Skin & Samuel Chadwick 200 each*  
to be assured, lost or not lost, in the sum of Four hundred Dollars on the  
*State Regulator* *off* *(Vessel at Two Thousand Dollars per-*  
*man included) at from Newport to New York & at from*  
*thence back to New Bedford with liberty to stop at Rhode*  
*Island.*

whereof is Master for this present voyage, *Sam Chadwick* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Ship at Newport*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *New Bedford* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Twenty five per cent to return fourteen per cent should the*  
*vessel end at New York without any loss*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Ship & app* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *thirteenth*  
day of the *Eleventh* month, One thousand eight hundred and *thirteen*

*John Houghton & Co Secy*

*Joseph Ruckson*





1074

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Simon & Henry*  
1600 to be assured, lost or not lost, in the sum of One thousand Dollars,  
in the Schooner *East Gaff* valued at Four thousand  
Dollars, premium included, at from New Bedford to  
New York

whereof is Master for this present voyage, *Simon & Henry* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *East Gaff*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *New York*

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *East Gaff*, factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *East Gaff*,  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Fourteen per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *East Gaff* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *East Gaff* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *ninth*  
day of the *Eleventh* month, One thousand eight hundred and *thirteen*

*John Houghton Jr Secy*

*Joseph Richardson Pres*





1075

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Cornelius Gummel & Co. for Joab Gentes*  
\$2500 to be assured, lost or not lost, in the Sum of Twenty five Hundred Dollars  
on the Schooner General Marion & Capt. (Captain) E. G. Gentes  
Master and Dollars premium not included at home & worth  
to be to Charleston or Savannah

whereof is Master for this present voyage, *Lewis Smith* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said *at New Bedford*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *Charleston or Savannah*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *at New Bedford*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *at New Bedford*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Seventeen & a half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *at New Bedford* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said *at New Bedford* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Eighteenth*  
day of the *Eleventh* month, One thousand eight hundred and *Thirteen*

*John Howland Jr. Secy*

*Joseph Richardson Pres*

Amherst, Nov. 16. 1811. The President & Directors of the Beechey  
Institution. I have the honor to acknowledge the receipt of your letter  
of the 14th inst. in relation to the loss of the Beechey  
to which I have been alluding to the fact that the Beechey  
the loss of the Beechey is a great loss to the Beechey  
and any part of the Beechey should ever be recovered.

Yours faithfully  
J. P. Carter

by his ally Wm. H. H. H. H.



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Stephen Merrihue*  
to be assured, lost or not lost, in the sum of Six Hundred Dollars on the Schooner *Hen & app* (valued at Sixteen hundred Dollars premium not included) from New Bedford to Charleston & Savannah

whereof is Master for this present voyage, *James Merrihue* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: Beginning the Adventure upon the said *New Bedford* *left from New Bedford on the 12<sup>th</sup> Dec<sup>r</sup> from* as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *Charleston or Savannah* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Hen & app* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Hen & app* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Thirty percent.*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Hen & app* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Hen & app* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twentieth* day of the *Eleventh* month, One thousand eight hundred and *thirteen*

*John Howland Jr. Secy* *Joseph Ricketson Pres*



# THE UNIVERSITY OF CHICAGO

OFFICE OF THE DEAN OF THE FACULTY

TO THE FACULTY OF THE UNIVERSITY OF CHICAGO

FROM THE DEAN OF THE FACULTY

SUBJECT: [Illegible]

[Illegible text block]

[Illegible text block]

[Illegible text block]

[Illegible text block]

[Illegible text block]

[Illegible text block]

1077

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Lewis Ludlum*  
600 to be assured, lost or not lost, in the Sum of Six Hundred Dollars on  
the Schoop *Collector Gaff* value at *Seaton River* Dollars  
premium not included a *from New Bedford to Philadelphia*

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Stock at New Bedford*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *Porto* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured,  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Twenty five percent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Seventeenth*  
day of the *8 month* month, One thousand eight hundred and *thirteen*

*John Hewitson Jr. Secy* *Joseph R. Ketchum Pres*

*N.B. This Policy was written being recorded on the day it was done  
which should have been N° 1575.*

12mo 4. 1813

Lewis Holland

we're looking in the same line as last year. And I'd like to see the other line



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Seth Runkles*  
1500 to be assured, lost or not lost, in the sum of fifteen Hundred Dollars on  
on Spermaceti Candles as from Nantucket to New Bedford  
on board the Schooner Maria  
NB The value of 100 boxes is estimated at \$1100.

whereof is Master for this present voyage, *Silas Parker* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said *Candles*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *New Bedford* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Candles*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *then* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Candles*,  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *then*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*One & a quarter per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Candles* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said *Candles* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twenty fourth*  
day of the *Eleventh* month, One thousand eight hundred and *thirteen*

NB. Should the property shipped not amount to the sum insured, the agreed  
return all the premium upon so much as may be short of sum insured  
without retaining the usual half per cent. The Words "or whosoever else shall be  
Master in the said Vessel" were ordered before signing  
*John Howland Secy* *Joseph Runkles Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John D. Adams of New Bedford*  
300 to be assured, lost or not lost, in the sum of three hundred Dollars on the  
ship *Levely* of *Value* at twelve hundred Dollars, and will  
not include of it from New Bedford to New York & at from  
New York back to Rhode Island or New Bedford

whereof is Master for this present voyage, *Burg I Adams* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Month*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *Rhode Island or New Bedford* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Month*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Men* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Month*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *Men*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Twenty five per cent to return twelve & a half per cent to the  
residue and at New York without any loss*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *Month* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Month* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty fifth*  
day of the *Eleventh* month, One thousand eight hundred and *thirteen*

*John D. Adams*

*Samuel Ricketson*



Dec 10, 1815 of the President & Directors of the Pacific  
Marine Twenty Seven Dollars & 88 cents in full for all  
averages on the within Policy  
J. D. Sturges and

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Leuchman Allen*  
\$200 to be assured, lost or not lost, in the sum of two hundred Dollars on the *Ship Hero & app (Vessel at Sea) Hundred Dollars*  
*Premium not included* from New Bedford to Charleston or Savannah

whereof is Master for this present voyage, *J. Murchu* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Ship*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *Charleston or Savannah* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Ship & app* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Ship & app* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Twenty per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ship & app* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ship & app* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *first* day of the *August* month, One thousand eight hundred and *Nineteen*

*John Howland Jr Secy*

*Joseph Ricketson Pres*

Rec<sup>d</sup> of the President & Directors of the Pacific Marine Ins<sup>ur</sup>  
to the Company Two hundred Dollars in full for a total  
loss on the vessel "Ply" (the Captains) & crew. I do hereby stand  
in the Company all my right & title so far as is hereby insured  
promising should any part thereof ever come into my hands  
to pay the said Insurance Company their full proportion thereof  
New Bedford June 3. 1844

J. A. Allen

Witness my hand and seal this 3rd day of June 1844



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John Thompson for Land & Seelidge*  
\$800 to be assured, lost or not lost, in the sum of Eight Hundred Dollars on Property, say *Meat & Beef* at & from *New Bedford* to the *Head of Buzzard Bay* in any vessel & to be shipped on board any vessel & to be at *New Bedford Bay* & at *then thence* to *Boston* - it is understood to be *not liable for loss* in crossing our *tand* from *Bay to Bay*

whereof is Master for this present voyage, in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
Beginning the Adventure upon the said *Property at New Bedford*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *Boston* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Property* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *by* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Property* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Two percent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Property* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance : And in case of any assurance upon the said *Property* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fourth* day of the *Month* month, One thousand eight hundred and *fifteen*

*John H. Robertson Secy* *Joseph A. Pickens Pres*





1082

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

1200 to be assured, lost or not lost, in the sum of Twelve hundred Dollars on the  
Cargo of the Brig George at from Savannah to New Bedford

whereof is Master for this present voyage, *Jacob Hiny* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said *Cargo at Savannah*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *New Bedford* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariner, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Cargo*,  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Cargo*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Twenty five p.c.*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Cargo* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said *Cargo* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *South*  
day of the *Month*, One thousand eight hundred and *1840*

*John Howland Jr. Secy*

*Joseph Richardson Pres*





1053

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*\$300* to be assured, lost or not lost, in the Sum of Three hundred Dollars on the  
Cargo of the Ship George at & from Savannah to New Bedford

whereof is Master for this present voyage, *Jacob Hany* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
Beginning the Adventure upon the said *Cargo at Savannah*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *New Bedford*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Cargo*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *the* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Cargo*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *the*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Twenty five p C<sup>t</sup>*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Cargo* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Cargo* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *South*  
day of the *fourth* month, One thousand eight hundred and *fifteen*

*Edw. Howland Jr. Secy*

*In testimony whereof*

*Gideon Howland Jr. & Directors*  
*Wm. Hathaway*

The Quack, 1511 of the President & Directors Academy from Dallas  
Quack a hat for in full for return business on the weather  
The as I properly not being at Please  
Ben Ricketson How



1084

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John Howland of Fair Haven*  
500 to be assured, lost or not lost, in the sum of five hundred Dollars & is two  
hundred fifty Dollars on the Schooner *Rose* in Bloom & culls  
(value at three thousand Dollars premium not included &  
two hundred fifty Dollars on her cargo at & from New  
Bedford to Georgetown in South Carolina or any other one  
Southern port & at & from thence back to New Bedford

whereof is Master for this present voyage, *Samuel Smith* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
Beginning the Adventure upon the said *Schooner George at New Bedford*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *New Bedford* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Schooner George*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, his factors, servants,  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, his  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Forty Seven for half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Schooner George* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *Schooner George* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twelfth*  
day of the *twelfth* month, One thousand eight hundred and *thirteen*

*John Howland Jr Secy* *Joseph Richardson Pres*  
*George Howland Secy*

Rec<sup>d</sup> 3mo 14. 1814 of the President & Directors of the Bradford  
Maine Insurance Company Eighty seven Dollars & 50 Cents return  
premium on the within Policy having terminated the vessel  
at Georgetown by Mutual Consent, & for as there  
is to be an average loss on the subsequent passage the Co<sup>rs</sup>  
are to pay the same as the title the other Policies on this  
basis for this passage  
John Howland

Rec<sup>d</sup> 7mo 23. 1814 of the President & Directors four  
Dollars & 94 Cents in full for general average on the  
within Policy -  
John Howland & Co



1085.

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Isaac Howland Jr*  
\$300 to be assured, lost or not lost, in the sum of three hundred Dollars on the cargo of the Brig George at & from Savannah to New Bedford

whereof is Master for this present voyage, *Isaac Henry* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *George at Savannah*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *New Bedford*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *George* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *the* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *George* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *them* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Twenty five p<sup>ts</sup>*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *George* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *George* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *thirtieth* day of the *month* month, One thousand eight hundred and *thirteen*

*Isaac Howland Jr*

*Isaac Richardson Pres*



# THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*\$700* *John A Parker* to be assured, lost or not lost, in the sum of Seven hundred Dollars on the cargo of the ship George at from Savannah to New Bedford

whereof is Master for this present voyage, *John A Parker* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: Beginning the Adventure upon the said *George at Savannah*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality sever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *George* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, his factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *George* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, his executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Twenty five per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *George* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *George* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *thirtieth* day of the *twelfth* month, One thousand eight hundred and *thirteen*

*John Howland Secy*

*Joseph Richardson Pres*

# THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS

THE UNIVERSITY OF CHICAGO  
CHICAGO, ILLINOIS



1087 1087

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John A Parker*  
\$1000 to be assured, lost or not lost, in the Sum of One thousand Dollars, viz.  
five hundred Dollars on the Schooner *Rox* in Moon  
& half Value at three thousand Dollars premium not included  
five hundred Dollars on her cargo at & from New Bedford  
to George Town

whereof is Master for this present voyage, *Linnel Tuth* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *month cargo at New Bedford*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *George town* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *month cargo*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, his factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *month cargo*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, his  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Twenty Seven & half %*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *month cargo* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *month cargo* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *thirtieth*  
day of the *twelfth* month, One thousand eight hundred and *fifteen*

*John Hewland Jr*

*Joseph Richardson Secy*

Rec<sup>d</sup> June 12. 1887 Fifteen Dollars & 42 cents in full  
for a general Average on the within Policy  
J. A. Parker



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Isaac Howland & Co \$400 Jonathan Howland \$300*

*200* to be assured, lost or not lost, *in the sum of Nine Hundred Dollars on the Schooner Ben in Hobbs & Cargo that is an idyll on the River of the other half on her Cargo at from New Bedford to Georgetown South Carolina said vessel valued at Three Thousand Dollars premium not included*

whereof is Master for this present voyage, *Leut Luff* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *Ben & Cargo at New Bedford*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *Georgetown* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the *Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said Ben & Cargo or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, then factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said Ben & Cargo or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, then executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of*

*Twenty Seven & a half per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Ben & Cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Ben & Cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on *Sugar, Flax-Seed, Bread, Tobacco, and Rice*, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on *Salt, Grain, Hemp, Fish, Fruit, Hides, Skins*, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fifteenth* day of the *twelfth* month, One thousand eight hundred and *forty*

*Isaac Howland & Co*

*Joseph Ricker*



Dec 18. 1844 Twelve Dollars & 35/100  
in full for money on the within Policy for current  
Jas<sup>th</sup> Howland -  
12.35  
Jas Howland payee

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Sam Grinnell \$900 Sam Grinnell Jr \$800 Sam James Hobland \$900 Mark Bel Best \$900* to be assured, lost or not lost,

*in the sum of Four thousand Dollars on the Schooner Morgianna & Cargo that is on her way to the West India Islands or any of them from New Bedford to Georgetown or any other Southern Port & at from thence back to New Bedford with liberty to go through a New Inlet said vessel valued at Four thousand Dollars premium not included*

whereof is Master for this present voyage, *Samuel Dunbar* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: Beginning the Adventure upon the said *New Bedford*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *New Bedford* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Samuel & Cargo* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Sam* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Samuel & Cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *Sam* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Forty four per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Samuel & Cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Samuel & Cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fourteenth* day of the *twelfth* month, One thousand eight hundred and *thirteen*

*J.B. The Company are not liable for any loss in consequence of an Embargo or any other detention by our own Government*  
*John Hobland Secy* *Joseph Rutledge Pres*

17 21, 1813 This is to certify that the mutual agreement  
the other party has been consented to the premium given  
up.



# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*to be assured, lost or not lost, the ship Emily Gaff the cargo that is one half on the vessel, the other half on the cargo at them New Bedford*

*or any other Southern port & at upon the said ship & cargo, the cargo being New South Wales & other goods, the said vessel valued at thirty two hundred dollars, more or less as indicated,*

whereof is Master for this present voyage, *Samuel Green* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: Beginning the Adventure upon the said *New South Wales*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *New Bedford*

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Sear, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *vessel & cargo* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *vessel & cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *the* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *vessel & cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *vessel & cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *8th* day of the *twelfth* month, One thousand eight hundred and *thirteen*

*A B. The company are not liable for any loss in consequence of an embargo or any other detention by our own Government*  
*John C. Green* *Joseph Ricketson Pres.*

No. 2  
Dec 22. 1814 of the President & Directors Six hundred  
& sixty Dollars in full for return premium on the within  
Policy the risk having been terminated at Wilmington  
by mutual agreement.  
\$660 Gilbert C. C. C.



1091

# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*George Howard*

700 to be assured, lost or not lost, in the sum of seven hundred & fifty Dollars  
on the Sloop Emily & app<sup>r</sup> the Cargo that is on board on the  
Vessel & the other half on her Cargo at & from New Bedford to George  
town & any other place in the West Indies, by the ship Emily  
owned by the said George Howard & Capt<sup>n</sup> John H. Smith

whereof is Master for this present voyage, *Latham Green* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said *New Bedford*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *Georgetown or any other Southern port* aforesaid.

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *New Bedford*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *this* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *New Bedford*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Twenty per cent*

And it is hereby agreed, that if the assured shall have made any other assurance upon the *New Bedford* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said *New Bedford* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss or  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twentieth*  
day of the *fourth* month, One thousand eight hundred and *thirteen*

*As the Company are not liable for any loss in consequence of capture or any other detention by our own Government*  
*John Howard Pres<sup>t</sup>* *Joseph R. K. Hon. Sec<sup>y</sup>*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*William Robert & Co for owner & Cornelius S Howland*  
to be assured, lost or not lost, *the sum of three hundred Dollars on the Schooner*  
*Copper & Co (valued at sixteen hundred Dollars premium not*  
*included) from New Bedford to Georgetown or any other port*  
*and destination in the West Indies by the ship*  
*through New York.*

whereof is Master for this present voyage, *Cornelius S Howland* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said *vessel from New Bedford*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *New Bedford* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *vessel* factors, servants,  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *his* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *vessel*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *his*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Twenty four per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *vessel* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said *vessel* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *thirtieth*  
day of the *month* month, One thousand eight hundred and *four*

*and the Co can not be liable for any loss in consequence of an embargo or*  
*any other detention by our own Government*

*John Howland Jr. Secy*

*Joseph (Cuthbertson Pres)*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

573 *Harmon Lubano 6200 Charles Street \$100 Joseph Smith \$225*  
to be assured, lost or not lost,  
*Delaware the Brig. John. Harmon & Co. of Boston at*  
*Bedford Marine Insurance Company not included at 1/1000*  
*Wilmington North Carolina for New Bedford*

Whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
—Beginning the Adventure upon the said *Harmon at Wilmington the 2<sup>d</sup> Aug<sup>r</sup>*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *New Bedford*

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Harmon* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Harmon* proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *Harmon* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Twenty five percent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Harmon* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk ; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance : And in case of any assurance upon the said *Harmon* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fourteenth* day of the *twelfth* month, One thousand eight hundred and *fifteen*

*W.B. Smith can not liable for any loss in consequence of an*  
*Embargo or any other detention by our own Government*  
*John Rowland J. Smith Joseph Rowland J. Smith*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

to be assured, lost or not lost,

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said

or whosoever else shall be Master  
is or shall be named or called:

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

And it is hereby agreed, that if the assured shall have made any other assurance upon the prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this day of the month, One thousand eight hundred and





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

to be assured, lost or not lost,

whereof is Master for this present voyage, or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said Vessel & Cargo or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, then factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said Vessel & Cargo or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, then executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

Eighty per cent

AND it is hereby agreed, that if the assured shall have made any other assurance upon the said Vessel & Cargo aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said Vessel & Cargo subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office, in New-Bedford, this twenty first day of the twelfth month, One thousand eight hundred and Nineteen

John Howland Jr Secy Joseph Pickens Pres

in the City of New Bedford  
Transferred to the  
at the Office of the  
June 10 1819





# Bedford Marine Insurance Co.

1096.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John Parker for himself \$500 for John Reynard \$750 for James, \$500.*

*\$1950 to be assured, lost or not lost, in the sum of Ten thousand & Eighty Dollars*  
*we have insured & fully five Dollars on the Rock River (Vessel) at a*  
*premium of fifty Dollars premium not included of fifteen hundred & Eighty five*  
*Dollars on her Cargo at from Elizabeth City in any other port in North Caro*  
*lina for her Stead. This understood that the sum insured on the*  
*vessel is for John Reynard who although not an owner has taken the vessel*  
*on his own risk, which in case of Loss as well as the remainder of the*  
*sum insured to the said Reynard is to be paid to be for said John & Parker*

whereof is Master for this present voyage, *John Reynard* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: Beginning the Adventure upon the said *Vessel & Cargo*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *New Bedford* aforesaid.

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Sea, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Vessel & Cargo* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Vessel & Cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Twenty Nine per cent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Vessel & Cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Vessel & Cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twenty fourth* day of the *May* month, One thousand eight hundred and *thirty*

*At the place and date to be added in margin of an Endorsement or any other detention by our own Government*

*John H. Richardson Secy*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John Howland Secy of Fairhaven*  
\$4000 to be assured, lost or not lost, in the sum of Four thousand Dollars viz  
Four hundred Dollars on the Schooner *John Howland* and three hundred Dollars on the Schooner *John Howland* (premium not included) and three hundred Dollars on the Schooner *John Howland* at New Bedford,

whereof is Master for this present voyage, *Samuel Tapp* or whosoever else shall be Master in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called: —Beginning the Adventure upon the said *New Bedford at Georgetown N.Y.*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *New Bedford*

And it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *New Bedford* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *New Bedford* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risk. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *New Bedford* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Thirty three and three fourths per cent.*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *New Bedford* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risk; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *New Bedford* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *fourth* day of the *fifth* month, One thousand eight hundred and *forty*

*John Howland Secy of Fairhaven*  
*John Howland Secy of Fairhaven*  
*John Howland Secy of Fairhaven*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT  
AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*Thomas Brown in a sum of Seven hundred & fifty Dollars*  
750. to be assured, lost or not lost, on the Schooner *Edwin Bloom*, George V. *Three*  
*hundred Dollars in the event of appraised at Twenty Six hundred*  
*Dollars premium subinstituted of Seven hundred & fifty Dollars on her*  
*George at from Georgetown to New Bedford*

whereof is Master for this present voyage, *John Hatten* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called :  
Beginning the Adventure upon the said *Sch' George at Georgetown S.C.*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *New Bedford*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality sever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Sch' George*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, his factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Sch' George*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, his  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Twenty Eight percent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Sch' George* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque ; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance : And in case of any assurance upon the said *Sch' George* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers ; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum : and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss or  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twenty first*  
day of the *August* 11<sup>th</sup> month, One thousand eight hundred and *Fifteen*

*John Howland Jr Secy*

*Joseph Ricketts Pres*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*John James Houston in the sum of two hundred Dollars*  
\$200 to be assured, lost or not lost, on the Schooner *Ben in Bloom & Co* a  
viz One hundred Dollars on each item valued at Twenty  
six hundred Dollars premium not included at *Spina*  
*Georgetown to New Bedford*

whereof is Master for this present voyage, *Wm. Hutton* or whosoever else shall be Master  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
Beginning the Adventure upon the said *St. George at Georgetown*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four  
hours in safety at *New Bedford*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places,  
if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this  
voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter  
Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition,  
or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses,  
and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *St. George*  
or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *Wm. Hutton* factors, servants,  
and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *St. George*  
or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in  
proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented,  
and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *Wm. Hutton*  
executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due  
unto them for this Assurance, by the assured, at and after the rate of

*Twenty Eight percent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *St. George* aforesaid,  
prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior  
assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the  
premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior  
assurance: And in case of any assurance upon the said *St. George* subsequent in date to this Policy, the said  
INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim  
contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the  
same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and  
such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid,  
and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the  
parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to  
seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the  
assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any  
partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but  
the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding,  
provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on  
this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall  
be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his  
name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *Twenty third*  
day of the *Eleventh* month, One thousand eight hundred and *fourteen*

*John Houston* *Joseph Rickman*





# Bedford Marine Insurance Co.

THIS POLICY OF ASSURANCE WITNESSETH, That the PRESIDENT AND DIRECTORS OF THE BEDFORD MARINE INSURANCE COMPANY, Do by these PRESENTS cause

*To the Honourable Messrs. for Bialy Valentini & Co.*  
to be assured, lost or not lost, *in the Sum of Eight Hundred Dollars on*  
*Cargo on board the Schooner "New Brunswick" of New Brunswick*  
*from Bedford to Elizabeth City, North Carolina*

whereof is Master for this present voyage,  
in the said vessel, or by whatsoever other name or names the said vessel, or Master thereof, is or shall be named or called:  
—Beginning the Adventure upon the said *Cargo at New Bedford*

as aforesaid, and to continue and endure during the voyage, and until said vessel shall be arrived and moored at anchor twenty-four hours in safety at *Elizabeth City*

AND it shall and may be lawful for the said vessel in her voyage to proceed and sail to, touch and stay at, any ports or places, if thereunto obliged by stress of weather, or other unavoidable accidents, without prejudice to this Assurance.

TOUCHING the adventures and perils which the said INSURANCE COMPANY are contented to bear and take upon them in this voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, assailing Thieves, Jettisons, Letters of Mart and Counter Mart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes or People, of what nation, condition, or quality soever, Barratry of the Master, (unless the assured be owner of the vessel) or Mariners, and all other perils, losses, and misfortunes, which have, or shall come to the hurt, detriment, or damage of the said *Cargo* or any part thereof. And in case of any loss or misfortune, it shall be lawful, to and for the assured, *their* factors, servants, and assigns, to sue, labour and travel for, in and about the defence, safeguard, and recovery of the said *Cargo* or any part thereof, without prejudice to this Assurance, to the charges whereof the said INSURANCE COMPANY will contribute, in proportion as the sum assured is to the whole sum at risque. And so the PRESIDENT and DIRECTORS aforesaid, are contented, and do hereby bind the Capital Stock and other common Property of the said INSURANCE COMPANY, to the assured, *their* executors, administrators, and assigns, for the true performance of the premises, confessing themselves paid the consideration due unto them for this Assurance, by the assured, at and after the rate of

*Twenty Eight percent*

AND it is hereby agreed, that if the assured shall have made any other assurance upon the *Cargo* aforesaid, prior in date to this Policy, then the said INSURANCE COMPANY shall be answerable only, for so much as the amount of such prior assurance may be deficient towards fully covering the property at risque; and the said INSURANCE COMPANY shall return the premium (excepting half per cent.) upon so much of the sum by them assured, as they shall be exonerated from by such prior assurance: And in case of any assurance upon the said *Cargo* subsequent in date to this Policy, the said INSURANCE COMPANY shall nevertheless be answerable, to the full extent of the sum by them herein assured, without right to claim contribution from such subsequent Assurers; and shall accordingly be entitled to retain the premium by them received, in the same manner, as if no such subsequent assurance had been made. And in case of loss, the assured is to abate one per centum: and such loss shall be paid in sixty days after proof and adjustment thereof, the amount of the Note given for the premium, if unpaid, and all other sums due from the assured to the said INSURANCE COMPANY being first deducted. And it is also agreed between the parties, that the Assurers are not liable for any partial loss on Sugar, Flax-Seed, Bread, Tobacco, and Rice, unless the loss amount to seven per cent. nor for any partial loss on other goods or freight, or on the Vessel, unless the loss amount to five per cent. but the assured shall recover on a general average. And it is further agreed between the parties, that the Assurers are not liable for any partial loss on Salt, Grain, Hemp, Fish, Fruit, Hides, Skins, or other goods that are esteemed perishable in their own nature, but the owners of such goods shall recover on a general average, and on a particular average when the damage happens by stranding, provided such damage amount to seven per cent. And it is further agreed, that if any dispute shall arise, relating to a loss on this Policy, it shall be submitted to the judgment and determination of arbitrators mutually chosen, whose award in writing shall be conclusive and binding on all parties.

IN WITNESS whereof, the PRESIDENT of the said BEDFORD MARINE INSURANCE COMPANY hath hereunto subscribed his name, and caused the same to be countersigned by their SECRETARY, at their Office in New-Bedford, this *twenty fourth* day of the *December* month, One thousand eight hundred and *fourteen*

*John Howland Jr. Secy*

*Joseph R. Nelson Pres*























